

EXHIBIT D

CHECKING SLIP
IMPORTANT—PLEASE READ

MANUALS OF LIABILITY INSURANCE

July 28, 1971 Revision

NOTICE: *All rights reserved. Possession of these Manual pages does not confer the right to print, reprint, publish, copy, sell, or file or use same for making rate filings with any state insurance supervisory authority without the written permission of the copyright owner.*

1. Manufacturers and Contractors Liability Manual

The June 30, 1971 revision of increased limits tables for manufacturers and contractors bodily injury liability becomes applicable on July 28, 1971 in the jurisdictions listed below. Attached is revised page including checking slip, dated June 30, 1971, for manual holders who have not previously received them.

Florida
†Hawaii

Kentucky
Pennsylvania

Rhode Island
South Carolina

†This revision becomes applicable August 1, 1971 in Hawaii.

Rules Governing the Application of Revised Rules and Rates

These changes are applicable to all new and renewal policies written on or after July 28, 1971 and to all policies written before July 28, 1971 which will become effective on or after October 1, 1971. No policy effective prior to July 28, 1971 shall be endorsed or canceled and rewritten to take advantage of or to avoid the application of these changes except at the request of the insured and at the customary short rate charges as of the date of such request, but in no event prior to July 28, 1971.

Florida

The revisions referred to in this checking slip are advisory in the state of Florida. For any company electing to use these rates, the above listed effective date rule is suggested.

Hawaii Exception

These changes are applicable to all policies effective on or after August 1, 1971. No policy effective prior to August 1, 1971 shall be endorsed or canceled and rewritten to take advantage of or to avoid the application of these changes except at the request of the insured and at the customary short rate charges as of the date of such request, but in no event prior to August 1, 1971.

This shipment contains only pages for the manuals for which you are listed. If shipment does not arrive in good condition, if any pages are missing, or if envelope is not properly addressed, please advise the

**Product Distribution Division
INSURANCE SERVICES OFFICE
160 Water Street, New York, N. Y. 10038**

Copyright, 1971. Insurance Services Office

**MANUFACTURERS' AND CONTRACTORS'
LIABILITY MANUAL**

Issued by
National Bureau of Casualty Underwriters
125 Maiden Lane, New York, N.Y. 10038

MANUFACTURERS' AND CONTRACTORS' LIABILITY MANUAL**INDEX**

	Page
(a) Rates	13
Additional coverage—application of changes to	1
Additional interests	18-22
Aggregate limit	6
Aircraft pilots	12
Automobile	6
Basis of premium	8-13
Board and lodging	8
Bodily injury liability	1
" " " limits of liability	6
" " " minimum premiums	14-16
Bonuses	9
Cancellation rules	16-18
" table	18
Chauffeurs and their helpers	11
Classification exclusions	25
" inclusions	24
" phraseology	27-28
" procedure	22-27
Classifications	41
Combination policies	15
Commissions	9
Co-partnerships	31
Coverage A—bodily injury liability	1
" " " " " limits of liability	6
Coverage B—property damage liability	1
" " " " " limits of liability	6
Deductible liability insurance	7
Deductions	9
Definitions	5
Deposit premiums	29
Division of single employee's payroll	30
Drivers and their helpers	11
Elevator	1
Exclusions	2-4
Executive officers	30-31

MANUFACTURERS' AND CONTRACTORS' LIABILITY MANUAL**INDEX (Cont.)**

	Page
Extended coverage	15
General instructions.....	1
Governing classification	22
Gratuities.....	8
Increased limits of liability	151-155
Individual insureds	31-32
Interim premium adjustment	29
Limits of liability	6-8
Limit tables	151, 155
Location, definition of.....	5
Medical payments, premises	141-145
Minimum deposit premiums	30
Minimum premiums.....	14-16
Miscellaneous employees	24
Mobile equipment.....	6
Multiple enterprises.....	22
N. O. C., definition of	27
N. P. D., definition of	27
Operators of power operated equipment	12
Partners	31
Payroll, definition of	11
Persons insured	4
Policy limits	5-7
Policy periods	8
Premium calculation	13
Preparation and auditing of policies	29-32
Property damage liability.....	1
" " " limits of liability	6
" " " minimum premiums	14-16
Rate calculations	13
Rate changes, effective date of.....	1
Rate section	151-158
Rate symbols.....	156-158
Rates. See territory rate pages.	
Rates, definition of	13
Receipts, definition of	13

MANUFACTURERS' AND CONTRACTORS' LIABILITY MANUAL

INDEX (Cont.)

	Page
Remuneration, definition of	8-12
Scope of coverage	1
Short rate cancelation table	18
Short term policies, calculation of premium	14
Single enterprises	22
Standard exceptions	25
Substitutes for money	9
Taxes, see Receipts	13
Three year policies, calculation of premium	13
Tips	8
Unclassified risks	13
Underwriting basis	29
Uninsured motorists	4
Whole dollar premium	14, 144

Blank

MANUFACTURERS AND CONTRACTORS

**GENERAL
RULES**

GENERAL RULES

I. GENERAL INSTRUCTIONS

This manual contains the rules, classifications and rates governing the writing of Manufacturers and Contractors Bodily Injury and Property Damage Liability insurance and Medical Payments coverage. Use Standard Coverage Part—Manufacturers and Contractors Liability insurance.

The Definitions Supplement defines terms used in this manual.

This manual contains references to Standard Provisions forms applicable to rules and classifications.

The rules, classifications and rates in this manual become effective as of the date indicated upon each page. When a change is made, a reprinted page containing the change and the effective date thereof will be distributed. The change will be specifically designated by a star (★) on the outer margin of the page.

The following procedure shall govern the application of all changes in this manual to additional operations or units of exposure, coverage for which is provided on or after the effective dates of such changes either by endorsement of outstanding policies or by the issuance of separate policies:

- (a) Such coverage if provided on an outstanding policy shall be written on the basis of the rates and rules in effect at the time that policy was issued.
- (b) If such coverage is provided on a separate policy, the rates and rules in effect at the time that policy is issued shall apply.

★

II. SCOPE OF COVERAGE

1. Coverage A—Bodily Injury Liability

Coverage B—Property Damage Liability

Payment on behalf of the insured of all sums which the insured shall become legally obligated to pay as damages because of bodily injury or property damage caused by an occurrence and arising out of the ownership, maintenance or use of premises and the operation of the insured in progress.

- (a) Liability assumed by the insured under any contract or agreement except in incidental contract; but with respect to bodily injury or property damage occurring while work performed by or on behalf of the named insured is in progress, this exclusion does not apply to a warranty that such work will be done in a workman-like manner.

Fourth Reprint

1

Effective November 1, 1969

Copyright, 1966, 1969, Insurance Rating Board

**GENERAL
RULES**

MANUFACTURERS AND CONTRACTORS

★

Exclusions

- (b) Bodily injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of
 - (1) any automobile or aircraft owned or operated by or rented or loaned to the named insured, or
 - (2) any other automobile or aircraft operated by any person in the course of his employment by the named insured;but this exclusion does not apply to the parking of an automobile on premises owned by, rented to or controlled by the named insured or the ways immediately adjoining, if such automobile is not owned by or rented or loaned to the named insured.
- (c) Bodily injury or property damage arising out of and in the course of the transportation of mobile equipment by an automobile owned or operated by or rented or loaned to the named insured.
- (d) Bodily injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of any watercraft, if the bodily injury or property damage occurs away from premises owned by, rented to or controlled by the named insured; but this exclusion does not apply to bodily injury or property damage resulting from operations performed for the named insured by independent contractors or to liability assumed by the insured under an incidental contract.
- (e) Bodily injury or property damage due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to
 - (1) liability assumed by the insured under an incidental contract, or
 - (2) expenses for first aid.
- (f) Bodily injury or property damage for which the insured or his indemnitee may be held liable, as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages or as an owner or lessor of premises used for such purposes, by reason of the selling, serving or giving of any alcoholic beverage
 - (1) in violation of any statute, ordinance or regulation,
 - (2) to a minor,
 - (3) to a person under the influence of alcohol, or

MANUFACTURERS AND CONTRACTORS

**GENERAL
RULES**

- (4) which causes or contributes to the intoxication of any person.
- (g) Any obligation for which the insured or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law.
- (h) Bodily injury to any employee of the insured arising out of and in the course of his employment by the insured; but this exclusion does not apply to liability assumed by the insured under an incidental contract.
- (i) Property damage to
 - (1) property owned or occupied by or rented to the insured,
 - (2) property used by the insured, or
 - (3) property in the care, custody or control of the insured or as to which the insured is for any purpose exercising physical control;but parts (2) and (3) of this exclusion do not apply with respect to liability under a written sidetrack agreement and part (3) of this exclusion does not apply with respect to property damage (other than to elevators) arising out of the use of an elevator at premises owned by, rented to or controlled by the named insured.

Part 3 of this exclusion does not apply to damage to ★
property arising out of the use of an automobile hoist designed for raising an entire automobile for servicing. It also does not apply to property damage arising out of the use of an automobile hoist designed for raising or lowering an automobile for the purpose of dumping material therefrom, provided such dump hoists are classified and rated in accordance with this manual. Use Standard Endorsement G201.
- (j) Property damage to premises alienated by the named insured arising out of such premises or any part thereof.
- (k) Property damage to the named insured's products arising out of such products or any part of such products.
- (l) Property damage to work performed by or on behalf of the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith.
- (m) Bodily injury or property damage included within the completed operations hazard or the products hazard.
- (n) Bodily injury or property damage arising out of operations performed for the named insured by independent con-

**GENERAL
RULES****MANUFACTURERS AND CONTRACTORS**

tractors or acts or omissions of the named insured in connection with his general supervision of such operations, other than bodily injury or property damage which occurs in the course of

- (1) maintenance and repairs at premises owned by or rented to the named insured, or
- (2) structural alterations at such premises which do not involve changing the size of or moving buildings or other structures.

(o) **Nuclear Energy Liability Exclusion (broad form).**

See "Supplement to the Manuals of Liability Insurance—Nuclear Energy Liability Exclusion—Broad Form".
Use Standard Endorsement G320.

(p) **Special Property Damage Liability Classification Exclusions.**

Additional property damage liability exclusions apply to certain classifications. Such exclusions are identified by the symbols c, d, e, u and x following the property damage rates and minimum premiums appearing on the state rate pages. For explanation of these symbols see Rate Section of this manual.

★

(q) **Contamination or Pollution Exclusion.**

Bodily injury or property damage arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water; but this exclusion does not apply if such discharge, dispersal, release or escape is sudden and accidental.

Use Standard Provisions Endorsement IRB—G335

★

(r) **Contamination or Pollution—Described Operations—Supplementary Exclusion.**

With respect to the operations described below, bodily injury or property damage arising out of the discharge, dispersal, release or escape of oil or other petroleum substance or derivative (including any oil refuse or oil mixed with wastes) into or upon any watercourse or body of water, whether or not such discharge, dispersal, release or escape is sudden and accidental.

Effective June 10, 1970
Issued July 22, 1970

4

Tenth Reprint

Copyright, 1966, 1970, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS

**GENERAL
RULES**

Description of Operations

Gas Lease Operators—natural gas
Gasoline Recovery—from casing head or natural gas
Non-operating working interests
Oil or Gas Wells Shooting
Oil or Gas Wells—acidizing
Oil or Gas Wells—cementing
Oil or Gas Wells—cleaning or swabbing—by contractors
Oil or Gas Wells—drilling or redrilling, installation or ★
recovery of casing
Oil or Gas Wells—instrument logging or survey work
in wells
Oil or Gas Wells—perforating of casing
Oil Lease Operators
Oil Pipe Lines—operation, including maintenance
Oil Rig or Derrick Erecting or Dismantling—wood or
metal—including construction of foundations or struc-
tures or installation of equipment

Use Standard Provisions Endorsement IRB—G336

2. Contracting Equipment Other Than Mobile Equipment

A unit which otherwise qualifies as mobile equipment, except that it is not maintained for the sole purpose of affording mobility to the equipment of which it is an integral part, may be specifically insured under the General Liability policy which covers the other operations in connection with which vehicle is principally used.

3. Uninsured Motorists Insurance

Uninsured motorists coverage may be afforded where required under General Liability Policies. For rules and rates applicable to this coverage, refer to the Automobile Casualty Manual.

III. PERSONS INSURED

Each of the following is an insured to the extent set forth below:

- (a) if the named insured is an individual, the person so named but only with respect to the conduct of a business of which he is the sole proprietor;
- (b) if the named insured is a partnership or joint venture, such partnership or joint venture and any partner or member thereof but only with respect to his liability as such;

Original Printing

4a

Effective June 10, 1970

Issued July 22, 1970

Copyright, 1966, 1970, Insurance Rating Board

Blank

MANUFACTURERS' AND CONTRACTORS'

**GENERAL
RULES**

- (c) if the named insured is other than an individual, partner- ★
ship or joint venture, the organization insured and any
executive officer, director or stockholder thereof while acting
within the scope of his duties as such;
- (d) any person (other than an employee of the named insured)
or organization while acting as real estate manager for the
named insured; and
- (e) with respect to the operation, for the purpose of locomotion
upon a public highway, of mobile equipment registered
under any motor vehicle registration law,
 - (i) an employee named insured while operating any such
equipment in the course of his employment, and
 - (ii) any other person while operating with the permission of
the named insured any such equipment registered in the
name of the named insured and any person or organi-
zation legally responsible for such operation, but only
if there is no other valid and collectible insurance avail-
able, either on a primary or excess basis, to such person
or organization;

provided that no person or organization shall be an insured
under this paragraph (e) with respect to:

- (1) bodily injury to any fellow employee of such person
injured in the course of his employment, or
- (2) property damage to property owned by, rented to, in
charge of or occupied by the named insured or the em-
ployer of any person described in subparagraph (ii).

This insurance does not apply to bodily injury or property
damage arising out of the conduct of any partnership or
joint venture of which the insured is a partner or member
and which is not designated in this policy as a named in-
sured.

IV. DEFINITIONS

★

A. Definitions Supplement

For general definitions applicable to this manual refer to
the Definitions Supplement.

B. Additional Definition

The following is an additional definition of a term used
herein which is not included in the Definitions Supplement:

Location means premises involving the same or connecting
lots, or premises whose connection is interrupted only by a
street, roadway, waterway or right-of-way of a railroad.

**GENERAL
RULES**

MANUFACTURERS' AND CONTRACTORS'

★ V. MOBILE EQUIPMENT—Financial Responsibility Certification

Mobile equipment and equipment which would otherwise qualify as mobile equipment except that it is not maintained for the sole purpose of affording mobility to the equipment of which it is an integral part may be certified under a General Liability policy to comply with the requirements of any automobile compulsory insurance or financial responsibility law. If such certification requires the application of a surcharge in accordance with the provisions of the General Rules or the State Exception Pages of the Automobile Casualty Manual, the additional charge shall be determined by applying the percentage specified to the Commercial 8CA rates for the appropriate territory in the state rate pages of the Automobile Casualty Manual.

VI. LIMITS OF LIABILITY

1. Manual rates and minimum premiums provide under

★ **Coverage A**, a basic limit of \$5,000 for all damages because of bodily injury sustained by each person as a result of any one occurrence; but subject to the above provision respecting each person, a total basic limit of \$10,000 for all damages because of bodily injury sustained by two or more persons as the result of any one occurrence.

Coverage B, a basic limit of \$5,000 for all damages because of all property damage sustained by one or more persons or organizations as the result of any one occurrence; and, subject to the above limit respecting one occurrence, a basic limit of \$25,000 for all damages sustained by one or more persons or organizations during the policy period.

All bodily injury and property damage arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

No reduction in the manual rates or minimum premiums shall be allowed for limits lower than the basic limits stated above.

2. Increased limits of liability may be provided in accordance with the provisions appearing in the Rate Section of this manual.

3. Aggregate Limit. The aggregate limit applies separately to each project with respect to operations being performed away from premises owned by or rented to the named insured.

Effective October 1, 1968

6

Seventh Reprint

Copyright, 1966, National Bureau of Casualty Underwriters

MANUFACTURERS' AND CONTRACTORS'**GENERAL
RULES**

For three year policies, the aggregate limit applies separately to each annual period in the same manner as for one year policies.

Risks for which the estimated Coverage B annual premium for basic limits is \$5,000 or more shall be submitted for determination of the basic aggregate limit.

4. **Deductible liability insurance** is a method of coverage under which the insured agrees to contribute up to a specified sum, per claim or per occurrence, towards the amount paid to claimants as damages. The following discounts, applicable only to the basic limits portion of the rates and minimum premiums, apply for deductible coverage: ★

Amount of Insured's Retention	Coverage A		Coverage B			★
	Per Claim	Per Occur- rence	Group 1 Per Claim	Group 2 Per Occur- rence	Per Claim or Per Occur- rence	
\$25	—	—	.08	.05	.08	
50	.03	.02	.13	.09	.13	
75	.05	.03	.17	.12	.17	
100	.07	.05	.20	.15	.20	
200	.11	.07	.28	.23	.28	
250	.13	.09	.30	.25	.30	
500	.19	.14	(a)	(a)	(a)	
750	.24	.19	(a)	(a)	(a)	
1,000	.28	.23	(a)	(a)	(a)	

On policies written for increased limits coverage, the premium charges for increased limits must be based on the full coverage rates.

Code No. 0523 applies for statistical purposes to all coverage written in accordance with this rule.

Use Standard Endorsement G604. ★

Classifications in Group 1

(a) All classifications to which the symbols "e," "x" or "xc" apply when coverage is written to include blowout or cratering of gas or oil wells, the blasting, explosion or collapse hazards.

(b) Code Nos. 3430, 3433, 3439, 3441, 5469; and Gasoline or Oil Supply Stations, Code No. 3437.

Fifth Reprint

7

Effective October 1, 1966

Copyright, 1966, National Bureau of Casualty Underwriters

**GENERAL
RULES****MANUFACTURERS' AND CONTRACTORS'****Classifications in Group 2**

All other classifications (including "e," "x" and "xc" classifications when coverage is written to exclude blowout or cratering of gas or oil wells, blasting, explosion or collapse hazards), except as otherwise specified in classification footnotes, and except that classifications to which symbol "d" applies, when coverage is written to include the underground hazards, shall be submitted for rating for deductible coverage.

VII. POLICY PERIODS

Policies may be written for any period up to and including three years. If a policy is written for more than one year but less than three years, the premium shall be calculated pro rata.

VIII. BASIS OF PREMIUM

The basis of premium is the base used for determining the premium charge and is remuneration except as otherwise indicated herein or at the end of certain manual classifications. The basis of premium used and the units of exposure for such bases are defined respectively as follows:

1. **Remuneration or Payroll.** Remuneration or payroll is the entire remuneration, whether paid in money or a substitute for money, for services rendered by an employee.
 - ★ (a) **Board and lodging.** In the case of employments where board or lodging constitute part of an employee's earnings, the values of such items disclosed in the insured's records shall be included with the actual wages as remuneration, subject to the following minimum amounts:
 - ★ **For Board \$1.50** per day for each employee
 - For Lodging \$3.00** per week for each employee

The foregoing value of board shall be pro-rated when board furnished consists of less than three meals a day.
 - ★ (b) **Gratuities or tips.** In the case of employments where gratuities such as "tips" constitute part of an employee's earnings, such gratuities shall be included with the actual wages as remuneration. The actual amount of such gratuities shall be included where the employer has maintained a verifiable record of the amount of gratuities so received. If no such record has been

MANUFACTURERS AND CONTRACTORS

**GENERAL
RULES**

maintained, the amount of \$10.00 per week shall be included. Whenever an employee works less than a full week, the amount of \$2.00 per day shall be included and a part of a day shall be considered a full day.

- (c) **Substitutes for money.** Whenever employees are recompensed in whole or in part by the value of rent or housing, or by store certificates, merchandise, credits, or any other substitute for money, such form of payment shall be considered as remuneration.
- (d) **Bonuses, Commissions, etc.** Remuneration shall include:
 - (1) Commissions.
 - (2) Bonuses.
 - (3) Extra wages for all overtime work.
 - (4) Wages for holidays, vacations, or sickness periods.
 - (5) Payments by the employer of contributions required by law to statutory insurance or statutory pension plans such as the Federal Social Security Act, which otherwise would be paid by the employee.
 - (6) Payments to employees made on any basis other than that of time actually engaged in work, including but not limited to piece work, incentive plans or profit sharing arrangements.
 - (7) Payments or allowances to employees for hand or power tools furnished by employees.
- (e) **Deductions.** The entire remuneration shall be used as the basis of premium, except as provided below:
 - (1) Remuneration, other than as provided in (d) (5) above, shall not include contributions made by the employer to a group insurance or pension plan.
 - (2) Remuneration shall not include special reward for individual invention or discovery.
 - (3) A. If the employer's books and records are maintained so as to show by employee and in summary by class of work, ★
 - (i) the extra remuneration earned for overtime in excess of the remuneration which would have been earned for such overtime had the regular rate of pay applied, or

**GENERAL
RULES**

MANUFACTURERS AND CONTRACTORS

- (ii) the total remuneration for overtime for those hours worked at increased rates of pay.
- B. The remuneration upon which the premium for the policy is based shall exclude, respectively,
 - (i) all the remuneration in A(i) above, or
 - (ii) one-third of the remuneration shown in A(ii) or, where double time is paid for overtime and the remuneration therefor is shown separately, one-half of the remuneration at double time.
- C. For the purpose of this rule "overtime" shall mean those hours worked for which there is an increase in the rate of pay,
 - (i) for work in any day or in any week in excess of the number of hours normally worked, but in any event for hours worked in excess of eight hours in any day or forty hours in any week, or
 - (ii) for work performed on Saturdays, Sundays or holidays.

Provided, however, that in the case of guaranteed wage agreements under which the employee receives a guaranteed wage for actually working any number of hours up to a specified number of hours per week, "overtime" shall include only those hours worked in excess of such specified number.

Subdivision (3) of this rule is not applicable to stevedoring operations or to freight handling operations in connection therewith.

- (4) If the employer's books and records are maintained so as to show separately, by employee and in summary by class of work, the total remuneration earned by all employees whose individual average weekly remuneration for the total time employed during the policy period exceeds \$300 per week (a part of a week to be considered as a full week) after any deductions are made in accordance with subdivision (3) of this rule, there shall be excluded from the remuneration upon which the final premium for the policy is based that part of such remuneration of each employee which is in excess of such average.

MANUFACTURERS AND CONTRACTORS**GENERAL
RULES**

- (f) **Payroll.** The term "payroll" as used in this manual means remuneration as heretofore defined. For personnel furnished to the insured on a fee basis by temporary personnel employment agencies, "payroll" shall be determined by using 100% of the fees paid. Coverage for injury to or caused by such personnel shall not be provided under owners or contractors protective liability insurance. ★
- (g) **Clerical Office Employees.** The payroll of clerical office employees, as defined in the "Classification Procedure" rule, shall be excluded in computing premium, except where a classification specifically includes "clerical". This exclusion shall not affect the coverage afforded by the policy.
- (h) **Salesmen, Collectors or Messengers—Outside.** The payroll of salesmen, collectors or messengers, as defined in the "Classification Procedure" rule, shall be excluded in computing premium except where a classification specifically includes "salesmen". This exclusion shall not affect the coverage afforded by the policy.
- (i) **Drivers and their helpers** are defined as those employees whose principal duties are performed upon or in connection with horsedrawn vehicles in either capacity and shall include stablemen. The total payroll without division of all drivers, drivers' helpers and stablemen shall be included under the classification applicable to the operations in connection with which such employees are principally engaged.
If teams, including drivers and helpers, are employed under contract with the owner of such teams and if the actual payroll of the drivers and their helpers cannot be ascertained, one-third (1/3) of the total amount paid for the hire of such teams under contract shall be considered as their payroll.
- (j) **Chauffeurs and their helpers** are defined as those employees whose principal duties are performed upon or in connection with automobiles in either capacity and shall include garage employees. The payroll of chauffeurs shall be excluded in computing premiums, except as specified in paragraph (k) below, but the payroll of chauffeurs' helpers and garage employees shall be included under the classification applicable to the operations in connection with which such employees are principally engaged. This exclusion shall not affect the coverage afforded by the policy.

**GENERAL
RULES**

MANUFACTURERS AND CONTRACTORS

If motor vehicles, including chauffeurs and helpers, are employed under contract with the owner of such motor vehicles and if the actual payroll of the chauffeurs' helpers cannot be ascertained, one-sixth (1/6) of the total amount paid for the hire of such motor vehicles under contract shall be considered as the payroll of the chauffeurs' helpers.

★ (k) **Operators of mobile equipment or other power operated equipment and their helpers.**

The total payroll without division of all employees engaged at any time in the operation of mobile equipment, other than automobiles, or of power operated equipment whether or not mounted on automobiles, except equipment described in division 2 of this rule, and their helpers, and regardless of whether such operators are designated or licensed as chauffeurs, shall be included in computing premiums.

If such equipment, including operators and their helpers, is employed under contract with the owner of the equipment and if the actual payroll of the operators and their helpers cannot be ascertained, one-third (1/3) of the total amount paid for the hire of such equipment under contract shall be considered as their payroll.

(l) **Aircraft pilots and co-pilots** are defined as those employees whose principal duties are in connection with the operation of an aircraft in either capacity. The payroll of aircraft pilots and co-pilots shall be excluded in computing premiums. This exclusion shall not affect the coverage afforded by the policy.

The payroll of employees while engaged in operations included under classifications rated on a receipts basis shall be excluded in computing premiums.

The unit of exposure to which the rates are applied is each \$100 of payroll.

★ 2. **Special Rating Basis for Contracting Equipment other than Mobile Equipment.** A unit which otherwise qualifies as mobile equipment except that it is not maintained for the sole purpose of affording mobility to the equipment of which it is an integral part shall be rated as follows:

The premium for the locomotion and the operation hazards of such equipment shall be a combination of the applicable rate shown in the Automobile Casualty Manual for the auto-

MANUFACTURERS AND CONTRACTORS

GENERAL RULES

mobile use and the premium developed in accordance with ★
payroll provisions of subdivision 1(k) above, for the contract-
ing operations. In computing the latter premium, the payroll
of chauffeurs who do not at any time operate the contracting
equipment of the unit shall be excluded. Use Standard
Endorsement G608.

3. **Receipts.** The word "receipts" means the gross amount of money charged by the named insured for such operations by the named insured or by others during the policy period as are rated on a receipts basis other than receipts from telecasting, broadcasting or motion pictures, and includes taxes, other than taxes which the named insured collects as a separate item and remits directly to a governmental division. The unit of exposure to which the rates are applied is each \$100 of receipts.

IX. RATES

1. **Rates** will be found on the rate pages opposite the identifying code numbers of the classifications.
2. (a) **Rated and unclassified risks.** Every risk described by classifications for which the symbol (a) appears in lieu of a specific rate or minimum premium, and every risk for which the manual contains no applicable classification, must be submitted for rating.
3. **Rate calculations** for increased limits, additional interests, experience rating modifications and similar features shall be determined on an annual basis and shall be carried one decimal place beyond the number used in the basic rate. The figure in the last decimal place in the final rate shall be increased by one if the digit immediately following is 5 or more; if such digit is less than 5, it shall be disregarded.
4. **Calculation of premium—one year policies.** The premium for a period of one year shall be determined by applying the final rate computed in the foregoing manner to the number of units of exposure developed during such period.
5. **Calculation of premium—three year policies.** The premium for a period of three years shall be determined by applying the final rates based on the rates in effect at the inception of the policy and computed in the foregoing manner, to the number of units of exposure developed during each annual period, and shall be adjusted annually on audit.

**GENERAL
RULES****MANUFACTURERS AND CONTRACTORS**

Exception—If the insuring company has in effect a three year fixed rate policy for compensation or employers' liability insurance covering the insured's employees other than residence employees, premium adjustment on audit may be deferred until termination of the policy.

The premium adjustment for a policy written for a period of more than one year may be deferred until termination of the policy, if the estimated annual premium is \$100 or less.

6. **Calculation of premium—short term policies.** The premium on all policies written for a period of less than one year shall be computed on a short rate basis in the same manner as the premium on policies written for a period of one year and canceled by the insured, except as otherwise specified in this manual. This rule is not applicable for operations of a seasonal or temporary character or where short term coverage is written for the full period of a specific contract or in order to secure a common policy date with other coverages or lines of insurance.

7. **Whole dollar premium rule.** The premium for each exposure* shall be rounded to the nearest whole dollar; separately for each coverage provided by the Policy.

A premium involving \$.50 or over shall be rounded to the next higher whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements, or cancelations at the request of the insured. In the case of cancelation by the Company, the return premium may be carried to the next higher whole dollar.

***Note:** The phrase "each exposure" as used herein shall mean each exposure for which a separate premium is shown in the policy, endorsement, daily, or policy survey sheet or questionnaire.

X. MINIMUM PREMIUMS

★ Minimum premiums shall be applied in accordance with the following rules:

- ★ 1. **Standard minimum premiums** are the lowest amounts for which insurance coverage may be written for a period of one year, and apply per policy for all classifications except when special minimum premiums are provided. The standard minimum premiums are:

B.I. \$15.00 P.D. \$10.00

Effective August 21, 1968

14

Seventh Reprint

Copyright, 1961, 1964, 1965, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS

**GENERAL
RULES**

- 1.c If the property damage rate for any classification is subject to a "c", "d", "e", "u", "w", or "x" exclusion, these same exclusions apply to the property damage minimum premium.★
2. The application of special minimum premiums to certain classifications is indicated by the symbol **b** preceding the rate on the rate page. Such minimums apply per annum, per policy, unless otherwise indicated. Minimum premiums which are (a) rated to include the explosion or explosion and collapse hazards may be approved on a per policy basis or per location basis depending on the requirements of the individual case.★
3. **Policy writing minimum premium.** The lowest amount for which a policy may be written is \$15.00 per annum. This amount is not subject to adjustment for increased limits. The actual premium for all coverage provided by the policy, whether Manufacturers' and Contractors' or other forms of general liability insurance, shall be used in determining the application of this minimum.
4. **Amounts to be charged on policies.** The actual premium computed at the rates specified in the policy or the minimum premium, whichever is greater, shall be charged.
The minimum premium for a policy covering two or more classifications shall be the highest minimum premium for any classification covered, except as specifically provided to the contrary in manual classification footnotes.
5. **Bodily Injury Liability and Property Damage Liability.** Standard and special minimum premiums shall apply separately for Bodily Injury Liability and for Property Damage Liability.
6. **All standard and special minimum premiums are subject to increase for**
 - (a) increased limits.
 - (b) additional interests.
7. **Extended Coverage.** Premium charges for coverage not within the scope of the basic policy coverage shall apply in addition to the minimum premiums.
8. **Combination policies.** If Manufacturers' and Contractors' Liability insurance is written in a policy affording other insurance, the minimum premiums provided in this manual shall apply in the same manner as if Manufacturers' and Contractors' Liability insurance were written in a separate policy.

GENERAL RULES

MANUFACTURERS AND CONTRACTORS

Exception—When Manufacturers and Contractors and Owners, Landlords and Tenants Liability insurance are written in the same policy, the following method of determining the premium shall apply, separately for Bodily Injury and Property Damage Liability:

- (1) Determine the Owners, Landlords and Tenants Liability premium in accordance with the rules, rates, and minimum premiums in that manual.
- (2) Determine the Manufacturers and Contractors Liability premium in accordance with the rules and rates in this manual, except that the standard minimum premiums shall not apply, but subject to any applicable special minimum premiums.
- (3) Add the amounts determined in (1) and (2) above. The total premium so determined shall be the premium for the combined coverages, but such premium shall not be less than the standard minimum premiums applicable for the Manufacturers and Contractors Liability coverage.

XI. CANCELATIONS

1. **By the Insuring Company.** The earned premium shall be determined on a pro rata basis by multiplying the number of units of exposure for the period the policy was in force by the applicable rates, but shall be not less than the pro rata amount of the minimum premium.

2. **By the Insured.**

A. One-Year Policies

The earned premium shall be determined on a short rate basis as follows:

- (a) Multiply the number of units of exposure for the period the policy was in force by the applicable rates.
- (b) Determine the short rate factor as follows:
 - (i) Obtain the applicable short rate percentage from the short rate cancellation table and express it as a decimal.
 - (ii) Divide the number of days the policy was in force by 365.
 - (iii) Divide (i) by (ii).
- (c) Multiply (a) by (b).
- (d) If the earned premium so determined is less than the short rate amount of the minimum premium (full minimum premium if not subject to short rate adjustment), such short rate amount (full minimum premium if applicable) shall be the earned premium.

MANUFACTURERS' AND CONTRACTORS'**GENERAL
RULES****Example:**

Period of coverage	146 days
Short rate percentage (50%) expressed as decimal	.50
$146 \div 365$.40
Short rate factor (.50 \div .40)	1.25

B. Policies With a Term Less Than or Greater Than Twelve Months

- (a) If policy has been in force for twelve months or less, use the cancelation procedure described in division A of this rule.
 - (b) If policy has been in force for more than 12 months, the earned premium shall be determined by multiplying the number of units of exposure for the period the policy was in force by the applicable rates. If the earned premium so determined is less than the pro rata amount of the minimum premium (full minimum premium if not subject to short rate adjustment), such pro rata amount (full minimum premium if applicable) shall be the earned premium.
3. **Combination policies.** If insurance under two or more liability manuals is written in a single policy, the amount to be retained by the company shall be not less than the sum of the amounts provided in each such manual.

**GENERAL
RULES****MANUFACTURERS' AND CONTRACTORS'****SHORT RATE CANCELATION TABLE
For One-Year Policies**

Days Policy in Force	Per Cent of One-Year Premium	Days Policy in Force	Per Cent of One-Year Premium	Days Policy in Force	Per Cent of One-Year Premium
1	5%	95-98	37%	219-223	69%
2	6	99-102	38	224-228	70
3-4	7	103-105	39	229-232	71
5-6	8	106-109	40	233-237	72
7-8	9	110-113	41	238-241	73
9-10	10	114-116	42	242-246	74
11-12	11	117-120	43	247-250	75
13-14	12	121-124	44	251-255	76
15-16	13	125-127	45	256-260	77
17-18	14	128-131	46	261-264	78
19-20	15	132-135	47	265-269	79
21-22	16	136-138	48	270-273	80
23-25	17	139-142	49	274-278	81
26-29	18	143-146	50	279-282	82
30-32	19	147-149	51	283-287	83
33-36	20	150-153	52	288-291	84
37-40	21	154-156	53	292-296	85
41-43	22	157-160	54	297-301	86
44-47	23	161-164	55	302-305	87
48-51	24	165-167	56	306-310	88
52-54	25	168-171	57	311-314	89
55-58	26	172-175	58	315-319	90
59-62	27	176-178	59	320-323	91
63-65	28	179-182	60	324-328	92
66-69	29	183-187	61	329-332	93
70-73	30	188-191	62	333-337	94
74-76	31	192-196	63	338-342	95
77-80	32	197-200	64	343-346	96
81-83	33	201-205	65	347-351	97
84-87	34	206-209	66	352-355	98
88-91	35	210-214	67	356-360	99
92-94	36	215-218	68	361-365	100

XII. ADDITIONAL INTERESTS

Policies may be written to cover additional interests, as follows:

1. **No additional charge.** The interests listed below may be included without additional premium charge.
 - (a) **Co-owners** but only with respect to their liability as such.
 - (b) **Elective or appointive executive officers or members** of boards or commissions of public and municipal corporations or agencies thereof, on policies covering such corporations or agencies. This rule does not apply to agents or employees of public corporations or agencies whether or not their duties are of an administrative or supervisory nature.
 - (c) **Executors, administrators, trustees or beneficiaries,** on policies covering estates of deceased persons or living trusts.

MANUFACTURERS' AND CONTRACTORS'**GENERAL
RULES**

- (d) **Fiduciaries.** On policies covering fiduciaries:
- (i) any partner, executive officer, director or stockholder of the named insured while acting within the scope of his duties as such. ★
 - (ii) any person or organization while acting as real estate manager for the named insured. ★
 - (iii) any co-fiduciary or co-representative of the named insured with respect to his acts or omissions as such. ★
 - (iv) with respect to acts or omissions of the named insured in a fiduciary or representative capacity, any person or organization legally responsible therefor. ★
 - (v) any beneficiary, devisee, legatee, ward, heir or distributee of the trust, guardianship or estate, and any co-owner or life tenant of the property, with respect to his acts or omissions as such. ★
- Coverage for any additional interest under (ii), (iii), (iv) and (v) shall not apply to any executive officer or other employee with respect to bodily injury to another executive officer or employee of the same employer injured in the course of such employment. ★
If a fiduciary is a bank, use Standard Endorsement G401. ★
- (e) **Financial Control.** An individual, group of persons, partnership or corporation which owns or financially controls one or more partnerships or corporations, on policies covering such risks, or corporations or partnerships which are owned or financially controlled by a single individual, group of persons, partnership or other corporation, on policies covering such controlling interests or interests which they control. Use Standard Endorsement G104. ★
- (f) **Husband and wife.**
- (g) **Members of clubs or unincorporated associations,** on policies covering the club or association, but only as respects their liability for activities of the club or association as such, or for activities which are performed on behalf of the club or association, other than practice or participation in any game or sport.
- (h) **Mortgagees, assignees or receivers,** but only for liability as such, on policies covering owners or general lessees.
- (i) **Oil or Gas Operations—Working Interests.** Co-owners, joint venturers or mining partners having a non-operating

**GENERAL
RULES****MANUFACTURERS' AND CONTRACTORS'**

working interest with the insured in oil or gas leases, on policies covering the operators of such leases.

- (j) **Owners of land** leased to others under long term contracts, and upon which buildings have been erected by the lessees, on policies covering the lessees.
- (k) **Trustees or members of boards of governors**, on policies covering charitable or educational institutions.
- (l) **Trustees, members of boards of governors or clergymen**, on policies covering religious institutions.

2. Additional charge. Other interests may be included as follows:

- ★ (a) **Architects, engineers or surveyors.** Coverage for architects, engineers and surveyors engaged by the named insured may be included as additional interests under policies issued to owners or contractors at an additional premium charge of 10%. Such coverage shall exclude coverage for claims arising out of any professional services performed by or for the named insured, including (a) the preparation or approval of maps, plans, opinions, reports, surveys, designs or specifications and (b) supervisory, inspection or engineering services.
Use Standard Endorsement G107.
- ★ (b) **Employees other than executive officers.** Risks involving coverage for the personal liability of employees in connection with their occupational pursuits on policies covering their employers, shall be submitted for rating.
Use Standard Endorsement G106.
- ★ (c) **Gasoline or Oil Dealers.** Lessors of premises operated as (i) Gasoline or Oil Supply Stations—retail, or (ii) Gasoline or oil bulk distributing points, and operators of such premises may be covered under one policy at the rates and minimum premiums per location and per policy, applicable to each operator under a separate policy, increased 10%.
- ★ (d) **Owners, managers or operators of premises**, or interests from whom premises have been rented or leased, may be included on policies covering lessees or tenants, at 90% of the Owners', Landlords' and Tenants' Liability premium which would apply if they were separately insured except as specified under paragraph (c) above.
Use Standard Endorsement G109.
- ★ (e) **States, counties, cities or other governmental units.** Coverage for the liability of governmental units on poli-

Effective October 1, 1966

20

Seventh Reprint

Copyright, 1966, National Bureau of Casualty Underwriters

MANUFACTURERS' AND CONTRACTORS'**GENERAL
RULES**

cies issued to the owner or lessee of the premises, in connection with permits involving

- (i) the existence, maintenance, repair, construction, erection, or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, hoistway openings, manholes, marquees, sidewalk vaults, street banners, street decorations, and similar types of exposures, or
- (ii) the construction, erection or removal of elevators,

may be included at additional charges of:

B.I. \$2.50 P.D. \$2.50

These charges apply for one or more such exposures, per policy for one year or less, and are not subject to short rate adjustment. If Property Damage coverage is afforded the additional interest, and not the principal interest, the above P.D. charge applies disregarding the minimum premium. (Report statistically under governing classification.)

Use Standard Endorsement G111.

- (f) **States, counties, cities or other governmental units.** ★
Coverage for the liability of governmental units on policies issued to contractors, in connection with permits, except those involving operations performed for governmental units, may be included at additional charges of:

RATES:

B.I. (a) P.D. (a)

Minimum Premiums—per policy—one year or less—not subject to short rate adjustment:

B.I. (a) P.D. (a)

If Property Damage coverage is afforded the additional interest, and not the principal interest, the P.D. rate and minimum premium apply, disregarding the basic Manufacturers' and Contractors' Property Damage minimum premium. (Report statistically under governing classification.)

Use Standard Endorsement G110.

- (g) **Volunteer Workers.** ★
Risks involving coverage for the personal liability of volunteer firemen, auxiliary policemen or other volunteer workers in connection with their volunteer activities, on policies covering the interests for whom such activities are performed, shall be submitted for rating.

**GENERAL
RULES**

MANUFACTURERS' AND CONTRACTORS'

- (h) **All other** additional interests may be included at an additional premium charge of 10%, except as stated in division 3, "Exclusions".
- 3. **Exclusions.** The interests listed below shall not be included except as specified under division 1, "No additional charge":
 - (a) **Architects, engineers or surveyors** not engaged by the insured.
 - (b) **Contractors** on policies covering owners or lessees or sub-contractors.
 - (c) **Owners or lessees**, on policies covering contractors or sub-contractors.
 - (d) **States, counties, cities or other governmental units**, in connection with permits issued for operations performed for the governmental unit.
 - (e) **Sub-contractors** on policies covering owners or lessees or contractors.
 - (f) **Tenants or lessees**, on policies covering owners, managers or operators of premises, or interests from whom premises have been rented or leased, except as specified under division 2, paragraph (c).

XIII. CLASSIFICATION PROCEDURE

- 1. **The Governing Classification** of a risk is defined as that classification, other than the Standard Exceptions classifications, which carries the largest amount of payroll.
- 2. **Single Enterprises.** If a risk consists of a single operation or a number of separate operations which normally prevail in the business described by a single manual classification, that single classification which most accurately describes the entire enterprise shall be applied. Division of payroll shall be made as provided hereinafter in respect to Standard Exceptions and Classification Exclusions. No division of payroll shall be permitted in respect to any other operation even though such operation may be specifically described by some other classification or may be conducted at a separate location.
- 3. **Multiple Enterprises.** (Not construction or erection risks.) If a risk includes a separate operation which does not normally prevail in the business described by the governing classification, such operation shall be separately rated in accordance with the following rules:

MANUFACTURERS' AND CONTRACTORS'

**GENERAL
RULES**

- (a) If such separate operation is described by a classification which carries a rate either **equal** to or **higher** than the rate for the governing classification, division of payroll shall be required provided that:
 - (1) The operation is not described by any of the Classification Inclusions.
 - (2) The division is not contrary to the classification phraseology.
 - (3) The division is not contrary to the provisions of any other rules of the manual.
 - (b) If such separate operation is described by a classification which carries a rate **lower** than the rate for the governing classification, division of payroll shall be permitted only when the conditions as provided above in paragraphs (1), (2) and (3) and the following additional conditions are met:
 - (4) The entire operation, except as hereafter provided in divisions 5 and 8 of this rule, is conducted without interchange of labor either in a separate building or on a separate floor of a building or on the same floor with other operations but separated by such structural partitions as effectively segregate the separate operations.
 - (5) The employer conducts such operations as a separate undertaking with separate records of payroll.
- 4. Construction or Erection Work.** If a risk includes construction or erection work, other than such repair or alteration work as is specifically included under division 6, paragraph (e), division of payroll shall be made for each separate and distinct type of construction or erection operation which is specifically described by a manual classification provided separate records of payroll are maintained and provided the use of any such classification in connection with a separate job or location is not restricted by a specific or general N. P. D. qualification. Operations for which no separate records of payroll are maintained shall be assigned to the highest rated classification applicable to the job or location. Operations which normally prevail in connection with a manual classification shall not be subject to division of payroll.
- For rules relating to construction of a private residence or two family dwelling on vacant land where such construction is not for the purpose of sale or rental to others, see clas-

**GENERAL
RULES****MANUFACTURERS' AND CONTRACTORS'**

sification "Vacant Land . . ." in the Owners', Landlords' and Tenants' Liability manual.

5. **Miscellaneous Employees.** If a risk is written on a divided payroll basis, the payroll of all employees (such as, but not limited to, superintendents, maintenance or power plant employees, watchmen, shipping and receiving clerks, or yardmen) which cannot be properly assigned to specific classifications, must be assigned to the governing classification.
6. **Classification Inclusions.** Subject to General Rule II, division 1, "Exclusions", the classifications in this manual, other than Standard Exceptions, include the operations listed below, except as otherwise specified in classification phraseology or footnotes. These operations shall nevertheless be subject to division of payroll if conducted as a separate and distinct enterprise and having no relationship to the operations described by any other classification applicable to the risk.
 - (a) Aircraft travel by employees in sole capacity of passenger, including employees whose payroll is assigned to the Standard Exception classifications.
 - (b) Commissaries and restaurants except in connection with construction, erection, lumbering, or mining operations.
 - (c) Manufacture of containers, such as bags, barrels, bottles, boxes, cans, cartons, or packing cases.
 - ★ (d) Plant hospitals or dispensaries. If Doctors, Dentists or Nurses are employed, the Malpractice hazard of the named insured must be separately rated.
 - (e) Maintenance, repair or alteration of insured's buildings or equipment except as excluded under division 7, paragraph (d).
 - (f) Printing or lithographing.
 - (g) Pick-up and delivery.
 - (h) Stores at the same location as manufacturing operations, where the principal store sales are of products manufactured by the insured, except as otherwise specified in manual classification footnotes. In all other cases stores shall be classified and rated in accordance with the Owners', Landlords' and Tenants' Liability manual.
 - (i) Advertising signs.
 - (j) Athletic games by insured's employees, or sponsored by the insured, except as excluded under division 7, paragraph (a).

MANUFACTURERS AND CONTRACTORS**GENERAL
RULES**

- (k) Booths and exhibits at temporary trade or industrial shows not operated or sponsored by the insured, and other displays of the insured's merchandise at premises not owned, rented or controlled by the insured, other than newspaper and magazine racks.
 - (l) Social gatherings, including dances, meetings, outings and picnics at premises not owned or operated by the insured, if conducted principally in the interest of or for the social benefit of the insured's employees and their families, and not operated for profit.
 - (m) Draft animals and vehicles for use therewith, except animals rented to others without drivers.
7. **Classification Exclusions.** Subject to the division of payroll rules, the classifications in this manual, including Standard Exceptions, exclude the hazards listed below, except as otherwise specified in classification phraseology or footnotes. Such hazards shall be separately classified and rated in accordance with the provisions of the applicable manual.
- (a) Athletic games away from the insured premises if a majority of the participants representing the insured are not regularly employed in his business and there is (1) management or supervision by the insured, or (2) revenue to the insured from the games.
 - (b) Machinery or equipment, including contractors' equipment, rented to others regardless of the basis of rental.
 - (c) Hod or material hoist operation.
 - (d) New construction or demolition operations, including changing the size of or moving buildings or other structures, performed by or under contract with the insured.
 - (e) Sawmill Operations. Sawmill operations are defined as the sawing of logs into lumber by the use of circular carriage or band carriage saws, including operations incidental thereto.
 - (f) Stevedoring, and tallymen or checking clerks connected therewith, except where such operations are performed by, and at premises occupied exclusively by the insured.
 - (g) Hazards specifically excluded by classification phraseology or footnotes.
 - (i) Escalators (Use Standard Endorsement G329 when coverage is not provided.)
8. **Standard Exceptions.**
- (a) **Draughtsmen**, as defined below, are subject to division of payroll in connection with all classifications regardless

**GENERAL
RULES****MANUFACTURERS AND CONTRACTORS**

of directional phrases beginning with "all employees" or "all operations", except as otherwise specified in classification phraseology or footnotes.

- (b) **Clerical, Salesmen, Collectors or Messengers—Outside.** The payroll of these employees, as defined below, shall not be used in computing premium regardless of directional phrases beginning with "all employees" or "all operations", except as otherwise specified in classification phraseology or footnotes, and except that the payroll of employees whose duties include the delivery of any merchandise handled, treated or sold shall be assigned to the governing class.

Definitions

Clerical Employees are those employees whose duties are confined to keeping the books or records of the insured, conducting correspondence, or who are engaged wholly in office work where such books or records are kept or where such correspondence is conducted, having no other duty of any nature in or about the employer's premises. If any clerical office employee is exposed to any operative hazard of the business, his entire payroll shall be assigned to the highest rated classification of work to which he is exposed.

This term applies only to persons as herein described who are employed exclusively in separate buildings or on separate floors of buildings or in departments on such floors which are separated from all other work places of the employer by structural partitions and within which no work is performed other than clerical office duties as defined herein.

Draughtsmen are those employees whose duties are limited to office work only and who are engaged strictly as draughtsmen in such a manner that they are not exposed to the operative hazard of the business. If any draughtsman is exposed to any operative hazard of the business, his entire payroll shall be assigned to the highest rated classification of work to which he is exposed.

Salesmen, Collectors or Messengers—Outside are those employees engaged principally in any such duties away from the premises of the employer. This term does not apply to any employee whose duties include the delivery of any merchandise handled, treated or sold.

When a classification specifically includes salesmen, the

MANUFACTURERS' AND CONTRACTORS'

**GENERAL
RULES**

statement of payroll shall include the entire payroll of all outside salesmen, collectors, or messengers, including those whose duties take them outside the home state of the insured.

9. **Premises and operations**, coverage for which is afforded under the Owners', Landlords' and Tenants' Liability manual shall be classified and rated in accordance with that manual, but office operations shall be rated in accordance with the Owners', Landlords' and Tenants' manual only for manufacturing and public utility risks when the office operations for such risks are located away from the premises where the regular business operations of the insured are performed.

XIV. CLASSIFICATION PHRASEOLOGY

The following paragraphs define and explain the classification phraseology used in this manual:

1. **"N. O. C."**. This expression is an abbreviation of the words "not otherwise classified". No classification so qualified shall be applied in any case where any other manual classification more accurately describes the enterprise or where the language of any manual classification so qualified prescribes other treatment.
2. **"N. P. D."**. This expression is an abbreviation of the words "no payroll division". A classification so restricted may be used for division of payroll only in accordance with the following provisions:
 - (a) A classification which carries an N. P. D. restriction applying only to specific classifications shall not be used for division of payroll in connection with any of the classifications specified in the restriction unless the operation described by the restricted classification constitutes a separate and distinct enterprise having no connection with the operations covered by any of the classifications specified in the restriction.
 - (b) A classification which carries an unqualified N. P. D. restriction shall not be used for division of payroll in connection with any other manual classification (other than the Standard Exceptions or Classification Exclusions) unless the operation described by the restricted classification constitutes a separate and distinct enterprise having no connection with the operations covered by any other classification applicable to the risk.

**GENERAL
RULES**

MANUFACTURERS' AND CONTRACTORS'

- (c) Rules (a) and (b) above, in the case of classifications applicable to construction or erection operations apply only to the operations comprising each separate job or location.
3. **"NO" or "NOT".** A classification which carries a restrictive phrase beginning with "no" or "not", shall not be applied to any risk which conducts any operation described in such restrictive phrase. This restriction, in the case of classifications applicable to construction or erection work, shall apply only to operations comprising each separate job or location.
 4. **"INCLUDING".** If a classification carries a descriptive phrase "including" certain operations, division of payroll shall not be made for such operations even though they may be specifically described by some other classification of this manual or may be conducted at a separate location.
 5. **"TO BE SEPARATELY RATED".** If a classification carries a directional phrase requiring that specified operations are "to be separately rated", all payroll for such operations shall be separately classified and rated in accordance with the conditions as provided under "Classification Procedure", division 3.
 6. **"OR".** The word "or" when used in the classification phraseology shall be understood to have the same meaning as though expressed "and/or".
 7. **"ALL".** If a classification carries a descriptive phrase beginning with "all" as in the expression "all employees", "all other employees", "all operations", "all work to completion", division of payroll shall not be made for any employee or operation (other than the Standard Exceptions or Classification Exclusions), without regard to the location of such operations, except for an operation not incidental to and not usually associated with the enterprise described by such a classification.
 8. **"CLERICAL".** The word "clerical" when used in a classification phraseology shall mean "Clerical Office Employees" or "Draughtsmen" as defined in Rule XIII, subdivision 8 of this manual.
 9. **"SALESMEN".** The word "salesmen" when used in a classification phraseology shall mean "Salesmen, Collectors or Messengers—Outside" as defined in Rule XIII, subdivision 8 of this manual.

MANUFACTURERS AND CONTRACTORS**GENERAL
RULES****XV. PREPARATION AND AUDITING OF POLICIES**

1. **Underwriting Basis.** Policies shall be written upon the basis of the entire payroll for the operations of the employer which are the subject of insurance. The entire operations of any one employer at a specific location shall be covered by a single policy. Under no circumstances shall a policy be written to cover only a part of a specific location of a given risk, leaving another part of the same location uninsured.
2. **Description of Operations.** If the operations to be insured are described by one or more of the classifications in this manual, appropriate wording identifying such classification or classifications shall be stated in the policy, followed by the proper code number provided the policy contains a ★ declarations page.
 If any operations to be insured are not described by one or more of the classifications in this manual, such operations shall be definitely described in the policy, followed by the code number of the manual classification to which the operations have been assigned provided the policy contains a ★ declarations page.
 For risks involving more than one specific location, each classification, other than the Standard Exceptions, shall be designated for each location or for each rate territory to which it applies.
 Any language in classification phraseology or footnotes which affects the scope of a classification applicable or assigned to operations to be insured, shall be incorporated in the policy provided the policy contains a ★ declarations page. ★
3. **Estimated Payrolls.** For each classification there shall be shown the appropriate estimated annual payroll and rate. Estimated payrolls shall approximate the actual expenditures as shown by previous records or by inspection. There shall also be shown the appropriate minimum premium.
4. **Deposit Premiums.**
 - (a) **Annual Premium Adjustment.** On policies which provide for adjustment of premium at the termination of policies of one year or less, the deposit premium shall be the full premium calculated at authorized rates on the estimated exposure for the policy period.
 - (b) **Interim Premium Adjustment.** On policies which provide for adjustment of premium on an interim basis, the deposit premium shall be as follows:
 Monthly basis—Not less than 25% of the annual premium

GENERAL RULES

MANUFACTURERS AND CONTRACTORS

Quarterly basis—Not less than 50% of the annual premium

Semi-annual basis—Not less than 75% of the annual premium

The deposit premiums shall be retained by the company until expiration of the policy and credited to the final premium adjustment.

- (c) **Minimum Deposit Premium.** The minimum deposit premium is the premium for the risk payable in advance. In no case, whether upon monthly, quarterly, semi-annual or annual basis shall the deposit premium be less than the minimum premium.

- (d) **Three Year Policies.** The foregoing procedure is applicable for each year of policies written for periods of three years.

Exception—If the premium is to be adjusted on audit at the termination of the policy only, the deposit premium shall be the premium calculated by applying the rates in effect at the inception of the policy to the estimated exposure for the three year period. If the deposit premium so calculated is less than the total of the minimum premiums applicable to three annual policies, such total shall be the deposit premium for the policy. The deposit premium may be paid in advance, or in three equal annual payments.

5. **Division of Single Employee's Payroll.** The payroll of any one employee shall not be divided between two or more classifications. The entire payroll of each employee shall be assigned to the highest rated classification representing any part of his work.

This rule shall not apply in the case of construction, erection or stevedoring work where the rules of this manual permit division of payroll provided the original records of the employer disclose the proper allocation of the individual employee's time.

6. **Executive Officers.** The executive officers of a corporation are the President, any Vice-President, Secretary, Treasurer and other executive officers elected or appointed in accordance with the charter and by-laws of such corporation. The payroll of all executive officers except as provided below, shall be included in the statement of payroll and premium charged thereon, subject to a maximum individual

MANUFACTURERS' AND CONTRACTORS'**GENERAL
RULES**

payroll of \$300 per week and to a minimum individual payroll of \$50 per week. These limitations shall be applied to the average weekly payroll of each such executive officer determined on the basis of the total number of weeks employed during the policy term. A part of a week shall be considered as a full week in determining the average weekly payroll. The entire payroll so developed of each executive officer shall be assigned without division to the classification which is applicable to the actual operations in which such executive officer is primarily engaged, provided, however, that the entire payroll so developed of each executive officer who regularly and frequently performs such duties as are ordinarily undertaken by a superintendent, foreman or workman, shall be assigned without division to the governing classification, except in the case of construction, erection or stevedoring work where the rules of this manual permit division of payroll and provided the original records of the employer directly disclose the proper allocation of the executive officer's time.

The payroll of all executive officers engaged primarily in clerical operations or as salesmen shall not be included for premium purposes except where the classification phraseology or footnotes require the inclusion of clerical or salesmen payroll. ★

7. **Individual Insureds or Co-partnerships.** A payroll for all individual insureds or co-partners shall be included in the statement of payroll at a fixed amount of \$5,200 each per annum and premium charged thereon. The payroll so developed of each individual insured or co-partner shall be assigned without division to the classification which is applicable to the actual operations in which such individual or co-partner is primarily engaged, provided, however, that the payroll so developed of each individual or co-partner who regularly and frequently performs such duties as are ordinarily undertaken by a superintendent, foreman or workman, shall be assigned without division to the governing classification, except in the case of construction, erection or stevedoring work where the rules of this manual permit division of payroll and provided the original records of the employer directly disclose the proper allocation of the individual insured's or co-partner's time.

The payroll of all individual insureds or co-partnerships engaged primarily in clerical operations or as salesmen shall ★

**GENERAL
RULES**

MANUFACTURERS' AND CONTRACTORS'

- ★ not be included for premium purposes except where the classification phraseology or footnotes require the inclusion of clerical or salesmen payroll.
- 8. **Audit of Payroll and Adjustment of Premium.** The rules, classifications and rates in this manual shall govern the audit of payrolls and the adjustment of premiums except as modified by specific classifications and rates which have been established for individual risks.

Effective October 1, 1966

32-40

Sixth Reprint

Copyright, 1961, 1963, National Bureau of Casualty Underwriters

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

CLASSIFICATION	Code No.	
Abrasive Paper or Cloth Preparation	2447	
Paper or cloth mfg. to be separately rated.		
Abrasive Wheel Mfg.	2449	
Ore crushing to be separately rated.		
Acetylene Gas Mfg.	4634x	
This classification includes tank charging		
Acid Mfg.	2471	
Adding, Computing, Recording or Office Machine Mfg.	3462	
Advertising Companies—outdoor	9549	
This classification is applicable to risks selling space for advertising purposes and includes shop operations, the erection, painting, repair or re- moval of signs; sign painting or lettering in or upon buildings or structures, and applies only during the prosecution of the work. The existence hazard shall be rated in accordance with the Owners, Landlords and Tenants Liability manual. Bill posting to be separately rated.		
Agate or Enamel Ware Mfg.	2457	
Agricultural Machinery Mfg.	3460	
Airplane Mfg.	2448	
Airport Runway or Warming Apron Construction	5200	
Alcohol Mfg.	2471x	
Aluminum Ware Mfg.—from sheet aluminum	2457	
Smelting to be separately rated.		
Analytical Chemists	2471	
This classification includes laboratory and outside employees. This is an N.P.D. classification.		
Anhydrous Ammonia Distributing	3497sx	
Store operations shall be rated in accordance with the Owners', Landlords' and Tenants' Liability manual.		
Armored Car Service Companies—including completed operations	7219	★
This classification includes the products hazard. Use Standard Endorsement G610.		★
Arms Mfg.—small arms—.50 caliber or under	3462	
Cartridge loading to be separately rated.		

Tenth Reprint

41

Effective August 21, 1968

Copyright, 1968, Insurance Rating Board

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

	Classification	Code No.
Arms Mfg.		3460
	Shell loading to be separately rated.	
★	This is an N.O.C. classification.	
★ Artificial Silk Mfg. See "Textile Fiber Mfg.—Synthetic".		
Asbestos Goods Mfg.		2445
	This classification includes spinning or weaving.	
Asphalt or Tar Distilling or Refining		2471x
	This classification includes the mfg. of products obtained from the distilling or refining of tar or asphalt and the saturation of paper or felt with tar or asphalt.	
Asphalt Works		2468
	This classification includes grinding, pulverizing or mixing asphalt. Digging, mining or quarrying to be separately rated.	
Assaying		2471
	This classification includes laboratory and outside employees.	
★	This is an N.P.D. classification.	
Atomic Energy		
(1) Atomic Energy Commission Projects:		
	All work performed for or under the direction of the Atomic Energy Commission, either construction or operation shall be subject to special treatment on an individual risk basis. Each risk involving such work shall be submitted to the Bureau for the approval of the basis agreed upon by the carrier, the contractor and the Atomic Energy Commission.	9998
(2) Other Radiation Exposure:		
	When operations involve research, manufacture, handling, transportation, use of or exposure to radioactive materials, and are not performed for or under the direction of the Atomic Energy Commission or any Government Agency, a supplemental rate may be applied to such operations. Such risks shall be submitted for rating.	
Auctioneers—fruit		3485
	Operations on premises owned or rented by the insured shall be rated in accordance with the Owners, Landlords and Tenants Liability manual.	

Effective August 21, 1968

42

Eighth Reprint

Copyright, 1961, 1963, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.	
Auctioneers—including salesmen, solicitors, or appraisers	8090	
Operations on premises owned or rented by the insured shall be rated in accordance with the Owners, Landlords and Tenants Liability manual.		
This is an N.O.C. classification.		★
Auctioneers—livestock sales companies	8280s	
Auctioneers—tobacco sales warehouses—including salesmen	2480	
Auditing, Accounting, Factory Cost or Office Systematizing Companies—including clerical and salesmen	3485	
This classification is intended for risks not otherwise classified in this manual which have a substantial "field" or "outside" exposure which emanates from premises which are classified and rated under the OL&T Liability Manual. This classification is applicable only to such risks the majority of whose employees are chiefly engaged away from premises owned, rented or controlled by the insured. Payroll of employees engaged principally in inside activities at the insured's premises shall be excluded.		
Automatic Screw Machine Products Mfg.	2457	
This is an N.P.D. classification.		★
Automatic Sprinkler Head Mfg.	2457	
Automatic Sprinkler Installation	3434	
Automobile Accessories Service Stations	3437	
This classification includes coverage for the operation of automobiles on premises owned by, rented to or controlled by the named insured or the ways immediately adjoining, if such automobiles are not owned by or rented or loaned to the named insured.		★
Use Standard Provisions Endorsement G218.		
Automobile Body or Trailer Body Mfg.	2448	
Automobile Body or Trailer Body Repairing	3437	
This classification includes coverage for the operation of automobiles on premises owned by, rented to or controlled by the named insured or the ways immediately adjoining, if such automobiles are not owned by or rented or loaned to the named insured.		★
Use Standard Provisions Endorsement G218.		

CLASSIFICATIONS MANUFACTURERS' AND CONTRACTORS'

Classification	Code No.
Automobile or Carriage Top Mfg.	2448
Automobile Dismantling—including salvage or junking of parts, and store operations	3821
Automobile Garages, Repair Shops, Sales Agencies or Storage Garages—all employees other than automobile salesmen, including parts department employees	3437
This classification includes parking stations on roofs of buildings. Other open air parking stations shall be rated in accordance with the Owners, Landlords and Tenants Liability manual.	
This classification includes coverage for the operation of automobiles on premises owned by, rented to or controlled by the named insured or the ways immediately adjoining, if such automobiles are not owned by or rented or loaned to the named insured.	
★ Use Standard Provisions Endorsement G218.	
Automobile Laundries	3437
This classification includes incidental greasing, polishing and servicing.	
This classification does not apply to self-service automobile laundries. If coverage is desired for such risk, submit for rating.	
This classification includes coverage for the operation of automobiles on premises owned by, rented to or controlled by the named insured or the ways immediately adjoining, if such automobiles are not owned by or rented or loaned to the named insured.	
★ Use Standard Provisions Endorsement G218.	
Automobile Mfg. or Assembling	2448
Automobile Radiator Mfg.	2457
Automobile Wheel Mfg.	2448
Automotive Lighting, Ignition or Starting Apparatus Mfg.	2457
★ This is an N.O.C. classification.	
Awning, Tent or Canvas Goods Erection, Removal or Repair—away from shop	3498
Effective August 21, 1968	44
Copyright, 1966, 1968, Insurance Rating Board	Eleventh Reprint

MANUFACTURERS' AND CONTRACTORS' CLASSIFICATIONS

Classification	Code No.
Awning or Tent Mfg.—shop only	2445
This classification is not applicable to the installation, removal or repair of awnings, tents or other canvas products away from the shop. Such operations shall be classified as 3498 "Awning, Tent or Canvas Goods Erection . . .". Unless payroll records are accurately maintained showing the amount of payroll expended for shop work, the entire payroll shall be assigned to 3498 "Awning, Tent or Canvas Goods Erection . . .".	
Baby Carriage Mfg.	2448
Bag Mfg.—fabric	2445
Bag Mfg.—paper	2447
Paper mfg. to be separately rated.	
Bag Mfg.—traveling bags or hand luggage	2445
Bag Renovating	2445

Original Printing

44a

Effective August 21, 1968

Copyright, 1966, Insurance Rating Board

Blank

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.
Bakeries	2488
Bakery stores shall be rated in accordance with the Owners, Landlords and Tenants Liability manual in all cases, and shall include baking operations at the same location as the store if the products baked are sold principally in the store.	
Baking Powder Mfg.	2455
Ball or Roller Bearing Mfg.	2457
Barrel Mfg. or Assembling	2464
Battery Mfg.—dry or storage	2457
Bean Sorting or Handling	2455
Bed or Box Spring, Bedstead, or Wire Mattress Mfg. or Assembling	2457
Bell Installation—tower bells	5057
Bicycle Mfg. or Assembling	2448
Bill Posting	9545
The erection or repair of signs to be separately rated. The existence of advertising signs shall be rated in accordance with the Owners, Landlords and Tenants Liability manual.	
Billiard Table Mfg.—including installation	2456
Blacksmithing—including saddle and draft animals, with or without vehicles, not owned by or rented to the insured	3460
Blast Furnace Operation	3460
This classification includes maintenance and repair of furnaces or operations incidental to storage or handling of materials or products. Mining, slag excavation, quarrying, coke mfg. or the erection of furnaces to be separately rated.	
Boat Building—submarine testing	6841
Boat or Ship Building—metal, wood or concrete	2464
This classification includes shop and the repair of yachts, motor boats, sailboats or rowboats.	

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

	Classification	Code No.
Additional Charge:		
Boat Storage and Moorage—including slip or dock rental receipts		3493
The premium obtained from the application of the rates for this additional charge applies in addition to the premium determined on a payroll basis under 2464 "Boat Yards—public", and in addition to the minimum premiums applicable to 2464.		
The term "receipts" as used in this classification shall mean the gross amount of money charged by the insured for boat storage and moorage.		
Boat Yards—public		2464
This classification includes sale of boats, accessories, gasoline and oil, boat building and repair.		
Additional Charge:		
Boat Storage and Moorage—including slip or dock rental receipts		3493
The premium obtained from the application of the rates for this additional charge applies in addition to the premium determined on a payroll basis under 2464 "Boat Yards—public", and in addition to the minimum premiums applicable to 2464.		
The term "receipts" as used in this classification shall mean the gross amount of money charged by the insured for boat storage and moorage.		
Boiler Inspecting or Scaling		2475
Boiler Installation or Repair—steam—including construction or repair of foundations		3436
Boilermaking		3460
Bolt or Nut Mfg.		2457
Steel making to be separately rated.		
Bone or Ivory Goods Mfg. See Rubber, Plastics and Bone Products.		
Bookbinding		3461
Boot or Shoe Machinery Mfg.		3460
Boot or Shoe Mfg.		2445
★ This is an N.O.C. classification.		

Effective August 21, 1968

46

Seventh Reprint

Copyright, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.
Boot or Shoe Pattern Mfg.	2447
Bottle, Rubber or Paper Stock or Rag Dealers—second-hand—no collecting or handling of scrap iron or steel	2486
Laundry operations performed by wiping cloth or rag dealers shall be rated as 2469 "Laundries—not automobile".	
This is an N.P.D. classification. ★	
Bottling—all kinds except spirituous liquors—including route supervisors	2481
This classification includes sign erection or repair.	
Box Mfg.—cigar—wood	2456
Box Mfg.—paper	2447
Paper or paper board mfg. to be separately rated.	
Box or Box Shooks Mfg.	2464
Braid or Fringe Mfg.	2445
Brass or Copper Goods Mfg.	2457
This is an N.O.C. classification. ★	
Breakfast Food Mfg.	2455
This classification is applicable to the mfg. of prepared foods only, and is not available to concerns engaged in cereal milling exclusively.	
Breweries—including distributing stations	2481
Brick or Clay Products Mfg.	2465
This classification includes construction or reconstruction of sheds or kilns; clay, shale or sand digging. Underground mining or quarrying to be separately rated.	
Brush or Broom Mfg. or Assembling	2456
Building Material Dealers—no second-hand materials—including local managers	2487
Building Material Yards—dealers in second-hand materials—including local managers	2486
Wrecking or salvaging operations to be separately rated.	

Eleventh Reprint

47

Effective August 21, 1968

Copyright, 1968, Insurance Rating Board

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

Classification	Code No.
Carbonic Acid Gas Mfg.	2471x
This classification includes tank charging.	
Carburetor Mfg.	3462
Carpentry in the construction of detached private resi- dences for occupancy by one or two families and private garages in connection therewith	5645
Carpentry in the construction of dwellings not exceed- ing three stories in height and private garages in connection therewith	5645
This classification is applicable only to buildings designed primarily for dwelling occupancy.	
Carpentry—installation of cabinet work or interior trim This classification is not applicable to contractors engaged in any other carpentry operations at the same job or location.	5437
Carpentry—installation of parquet or finished wooden flooring	5437
This classification is not applicable to contractors engaged in any other carpentry operations at the same job or location.	
Carpentry—shop only	2464
Commercial lumber yards, building material dealers or fuel and material dealers to be sepa- rately rated.	
Carpentry	3457
★ This is an N.O.C. classification.	
Carpet, Rug or Upholstery Cleaning. See Laundering and Dry Cleaning.	
Carpet or Rug Mfg.	2445
Carriage or Wagon Mfg. or Assembling	2448
Carrier System Installation or Repair—inside of mer- cantile buildings only	3436
Cartridge Case or Shell Case Mfg.—metal	2457
Insertion of percussion caps or primers and load- ing or testing with explosives to be separately rated.	
Cartridge Component Mfg.—small arms—other than cartridge case mfg.	2457
Insertion of percussion caps or primers and load- ing or testing with explosives to be separately rated.	

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.
Cartridge Mfg. See "Explosives or Ammunition Mfg."	
Cash Register Mfg.	3462
Caterers—including clerical	9091
<p>Coverage does not apply to bodily injury or property damage arising out of (1) the named insured's products, or (2) reliance upon a representation or warranty made with respect thereto if the bodily injury or property damage occurs after physical possession of such products has been relinquished to others whether such bodily injury or property damage occurs on premises owned by or rented to the named insured or elsewhere. Use Standard Endorsement G319 except when coverage for this hazard is provided. For coverage for such hazard, see "Caterers . . ." classification in Product Liability manual.</p> <p>Concessionaires selling beverages or food at exhibitions, parks, shows, sports contests or theatres, and store or restaurant operations shall be rated in accordance with the Owners, Landlords and Tenants Liability manual.</p>	
Cathedral or Art Glass Window Mfg.	2449
This classification includes glass mfg.	
Cattle Dealers—not operating farms, ranches, livestock sales companies or sales stables	8285
Celluloid Goods Mfg. See Rubber, Plastics and Bone Products.	
Cement, Concrete or Granolithic Floor Construction, Finishing or Surfacing	5213
Cement or Concrete Sidewalk, Driveway, Yard, Airport Runway or Warming Apron Construction	5200
Cement Mfg.	2478
Excavation or digging, dredging, mining or quarrying to be separately rated.	
Chain Mfg.	3460
Charcoal Mfg.—including distillation	2471x
Chemical Mfg.	2471x
This is an N.O.C. classification.	
Chewing Gum Mfg.	2455

Tenth Reprint

51

Effective August 21, 1968

Copyright, 1966, 1968, Insurance Rating Board

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

Classification	Code No.
Chimney Construction—stone, brick or concrete—including foundations	3447
Chocolate or Cocoa Mfg.—from cocoa beans	2455
Cigar or Cigarette Mfg.	2444
Clay Products Mfg.	2465
This classification includes construction or reconstruction of sheds or kilns; clay, shale or sand digging. Underground mining or quarrying to be separately rated.	
★ This is an N.O.C. classification.	
Clay or Shale Digging—no canal, sewer or cellar excavation or underground mining	2483x
Cleaners—removal of debris in connection with construction or erection	5610
Coverage and rates for this classification shall be available only when concurrent Owners' or Contractors' Protective Liability insurance is carried in the same company except for insureds having no interest in the premises other than removal of debris or watchmen operations.	
★ This classification is applicable to the payroll for cleaners only when the payroll for watchmen, timekeepers and cleaners is more than all other payroll of the insured which is subject to construction or erection classifications at the same job or location, except that whenever this rule results in the application of code 3759 rates to the payroll for cleaners, code 5610 shall apply instead to such payroll.	
★ Cleaning or Dyeing. See Laundering and Dry Cleaning.	
Cleaning or Renovating Outside Surfaces of Buildings—including completed operations.	5469
★ This classification includes the products hazard. Use Standard Endorsement G 610.	
Clerical Employees. See "Standard Exceptions" rule. Office operations shall be rated in accordance with the Owners', Landlords' and Tenants' Liability manual only for manufacturing and public utility risks when the office operations for such risks are located away from the premises where the regular business operations of the insured are performed.	
Clippings Dealers—textile fabrics—new goods only—not rag or paper stock dealers	2460

CORRECTED PAGE

Issued April 9, 1969

Effective August 21, 1968

52

Tenth Reprint

Copyright, 1961, 1965, 1968, 1969, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.
Clock Mfg.	3462
Cloth Printing	2445
Clothing Mfg.	2445
Retail stores shall be rated in accordance with the Owners, Landlords and Tenants Liability manual in all cases.	
Coal Billet or Briquette Mfg.	2468
Coal Dock Operation—by means of mechanical apparatus—including stevedoring	7309
Coal, Fuel Oil or Wood Dealers—including local managers	8233
Cocoa or Chocolate Mfg.—processing of cake, paste, or powdered chocolate from cocoa beans	2455
Cocanut Shredding or Drying	2455
Coffee Cleaning, Roasting or Grinding	2455
Coffer-Dam Work—including pile driving, excavation, masonry or concrete work up to completion of sub-structure only	3438xcu
This classification applies to all operations to completion.	
Coffin or Casket Mfg. or Assembling	2456
Coke Mfg.	2468
Collar Mfg.	2445
Color Grinding, Blending or Testing—dry—no handling of flammable, poisonous, caustic, corrosive or oxidizing materials	3469
This is an N.P.D. classification.	
Commissary Work	9078
This classification applies only in connection with construction, erection, lumbering or mining operations and includes cooks, waiters and all other employees engaged in furnishing board or lodging. Coverage does not apply to bodily injury or property damage arising out of (1) the named insured's products, or (2) reliance upon a representation or warranty made with respect thereto if the bodily injury or property damage occurs after physical possession of such products has been relinquished to others whether such bodily injury or property	

Eighth Reprint

53

Effective August 21, 1968

Copyright, 1961, 1963, 1966, 1968, Insurance Rating Board

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

	Classification	Code No.
★	damage occurs on premises owned by or rented to the named insured or elsewhere. Use Standard Endorsement G319 except when coverage for this hazard is provided. For coverage for such hazard, submit for rating.	
	Composition Goods Mfg. See Rubber, Plastics and Bone Products.	
	Concrete or Cement Distributing Towers rented to others—installation, repair or removal operations only	5057
	Concrete or Cement Sidewalk, Driveway, Yard, Airport Runway or Warming Apron Construction	5200
	Concrete Construction—buildings of concrete block construction	3447
	Concrete Construction—including foundations, making, setting up or taking down forms, scaffolds, falsework or concrete distributing apparatus.....	5213
	Excavation, pile driving and all work in sewers, tunnels, subways, caissons or coffer-dams to be separately rated.	
★	This is an N.O.C. classification.	
	Concrete Products Mfg.—shop or yard work only	2478
	This classification includes the mfg. of concrete blocks, bricks, poles, piles, beams, sewer pipes, tile, or similar products, and may be applied only when the operations described are conducted as a commercial enterprise at a permanent location. It is not available for payroll division when the work is done at the place where construction operations are carried on or for any plant established or operated in connection with construction work.	
	Conduit Construction—for cables or wires	6325xcu
	Confectioners' Machinery Mfg.	3460
	Confectionery or Chewing Gum Mfg.	2455
	Contractors—construction or erection—executive supervisors exercising supervision through superintendents and foremen—no direct supervision	3759

★

Effective August 21, 1968

54-64

Sixth Reprint

Copyright, 1961, 1966, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.
Contractors—hod or material platform hoists and equipment incidental thereto—operation by construction, erection or other contractors	5165
Contractors' Equipment—cranes, derricks, power shovels, and equipment incidental thereto—rented to others with operators—including installation, repair or removal receipts	3478xcu
Contractors' Equipment—cranes, derricks, power shovels, and equipment incidental thereto—rented to others without operators—including installation, repair or removal receipts	3483
Contractors' Equipment—earth moving equipment other than cranes, derricks and power shovels—rented to others with operators—including installation, repair or removal receipts	3758cu
This classification includes such equipment as bulldozers, angle-dozers, ditch diggers, trench diggers, road scrapers or graders.	
Contractors' Equipment—hod or material platform hoists and equipment incidental thereto—rented to others with operators—excluding installation, repair or removal	5165
Note that the payroll basis of rating applies in connection with this classification.	
Contractors' Equipment—hod or material platform hoists and equipment incidental thereto—rented to others without operators—excluding installation, repair or removal receipts	3480
Contractors' Equipment—ladders, scaffolds, scaffolding, sidewalk bridges, towers, and equipment incidental thereto—rented to others—excluding installation, repair or removal receipts	3481
Ladders rented to others by stores shall be rated in accordance with the Owners, Landlords and Tenants Liability Manual.	
Contractors' Equipment—steam boilers, compressors, air pressure tanks, pneumatic tools, and equipment incidental thereto—rented to others with operators—including installation, repair or removal receipts	3482xu
This classification excludes coverage for the haz-	

Sixth Reprint

65

Issued October 1, 1968

Copyright, 1961, 1963, National Bureau of Casualty Underwriters

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

Classification	Code No.
ard of blasting. If coverage for this hazard is desired, submit for rating.	
Contractors' Equipment (excluding automobiles)—rented to others with operators—including installation, repair or removal	3477u
★ This is an N.O.C. classification	
Contractors' Equipment (excluding automobiles)—rented to others without operators—including installation, repair or removal	3479
★ This is an N.O.C. classification.	
Contractors' Permanent Yards—maintenance or storage of equipment or material	2486
This classification is applicable only to a permanent yard maintained by a contractor for the storage of material or the storage and maintenance of equipment. It is not available for division of payroll at the place where construction operations are carried on. Mill operations or fabrication to be separately rated.	
Cooperage—Mfg. or Assembling	2464
Coppersmithing—shop	2457
Cordage, Rope or Twine Mfg.	2445
Corn Products Mfg.	2014x
Corrugated or Fibre Board Container Mfg.	2447
This classification includes corrugating or laminating of paper. Paper or paper board mfg. to be separately rated.	
Corset Mfg.	2445
Cotton Batting, Wadding or Waste Mfg.	2445
Cotton Compressing	2480
This classification includes incidental warehouses.	
Cotton Gin Machinery Mfg.	3460
Cotton Gin Operation—including local managers	2480
This classification applies during both ginning and dormant seasons and includes installation or repair of equipment, and also yardmen and weighers.	
Cotton Merchants	2460
This classification includes warehouse or yard employees.	

Effective August 21, 1968

66

Eighth Reprint

Copyright, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.	
Cotton Spinning and Weaving	2445	
Cotton Storage—baled	2460	
This classification includes warehouse or yard employees.		
Cotton or Woolen Clippings Dealers—new goods only —not rag or paper stock dealers	2460	
Cottonseed Oil Mfg.—mechanical extraction process	2468	
This classification applies during both active and dormant seasons and includes installation or repair of equipment, and also yardmen and weighers.		
Cottonseed Oil Mfg.—solvent extraction process	2471x	
This classification applies during both active and dormant seasons and includes installation or repair of equipment, and also yardmen and weighers.		
Cottonseed Oil Refining	2468	
Mfg. of cottonseed oil to be separately rated.		
Cracker Mfg.	2455	
Crayon, Pencil or Penholder Mfg.	3462	
Creameries	2477	
This classification includes the mfg. of butter or cheese. It is not available when the creamery is conducted in connection with and on the same premises with a dairy or general farm. Such creameries shall be rated as "Farms".		
Retail stores shall be rated in accordance with the Owners, Landlords and Tenants Liability manual in all cases.		
Crematory Operation—including completed operations.	9620	
This classification includes the products hazard. Use Standard Endorsement G610.		★
Creosote Mfg.—from wood tar	2471x	
Cutlery Mfg.	2457	★
This is an N.O.C. classification.		★
Dam Construction	6019	
This classification applies to all operations.		
Property damage liability rates and minimum premiums for this classification may be established to exclude or include the hazards of explosion, collapse or damage to underground property as		

Eleventh Reprint

67

Effective August 21, 1968

Copyright, 1963, 1968, Insurance Rating Board

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

Classification	Code No.
described under the definitions of symbols "x", "c" and "u" in this manual. Any increment in the rate or minimum premium to include the ex- plosion or collapse hazard shall be subject to Table I for increased limits.	
Decorating—interior or exterior—hanging flags or bunting for conventions or celebrations	3498
Dental Laboratories	3462
★ Detective or Patrol Agencies—including completed operations	3473
★ This classification includes the products hazard. Use Standard Endorsement G610.	
Detinning	2457
This classification includes incidental mfg. of tin or tin compounds.	
Dextrine Mfg.	2014x
Diamond Cutting or Polishing	2449
Diaper Service and Infants' Apparel Laundries. See Laundering and Dry Cleaning.	
Die Castings Mfg.	3460
Dike or Revetment Construction—river work only	3430
This classification applies to all operations to completion.	
Dismantling of Pre-Fabricated Dwellings. See Wrecking.	
Distillation—wood	2471x
This classification includes distillation of alcohol or mfg. of creosote or acetates.	
Diving—marine	3433
Doll Clothing or Cloth Dolls or Cloth Parts Mfg.	2445
This classification includes dressing of dolls.	
Doll or Doll Parts Mfg. or Assembling	2454
Mfg. of glass, metal or cloth parts, cloth dolls, doll clothing or dressing of dolls to be separately rated. Symbol "x" applies to the manufacture or assembling of pyroxylin dolls or doll parts.	
Door, Door Frame or Sash Erection—metal or metal covered	3442
Effective August 21, 1968	68
Copyright, 1961, 1963, 1968, Insurance Rating Board	Ninth Reprint

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.
Door, Door Frame or Sash Mfg.—wood covered with sheet metal	2457
Draughtsmen	3485
This classification is a Standard Exception and is subject to the provisions of the manual Rules for Standard Exceptions.	
Dredging—not gold dredging	3430
Gold dredging to be separately rated.	
Dress Form Mfg.—papier mache or plaster	2449
Dress Pattern Mfg.—paper	2447
Paper mfg. to be separately rated.	
Drilling or Redrilling of Oil or Gas Wells—including installation or recovery of casing—within the limits of any town or city, on the right-of-way of any railroad, or in any ocean, gulf, or bay	3754de
Drilling or Redrilling of Oil or Gas Wells—including installation or recovery of casing	3492de
This is an N.O.C. classification.	
Drilling	6204
This is an N.O.C. and N.P.D. classification.	
Drug, Medicine or Pharmaceutical Preparation Mfg.—including incidental mfg. of ingredients	2452
This classification is not available for division of payroll with 2471 "Chemical Mfg. . . .".	
Dry Dock Operation	2489
Dye or Dye Intermediate Mfg.	2471x
Earthenware or Tile Mfg.	2465
This classification includes construction or reconstruction of sheds or kilns; clay, shale or sand digging. Underground mining or quarrying to be separately rated.	
This is an N.O.C. classification.	
Electric or Gas Lighting Fixtures Mfg.	2457
Electric Light or Power Companies—including outside salesmen, collectors and meter readers—including completed operations except with respect to the installation, servicing or repair of appliances	7539xcu
This classification includes maintenance and new construction except for the construction of buildings, dams or reservoirs which is to be separately rated. Store operations and fixtures, appliances and other property rented to others shall be rated	

Tenth Reprint

69

Effective August 21, 1968

Copyright, 1961, 1963, 1968, Insurance Rating Board

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

Classification	Code No.
in accordance with the Owners', Landlords' and Tenants' Liability manual. Electricity shall not be deemed to be "goods or products" subject to the provisions in the manual relating to the products hazard. Use Standard Endorsement G407.	
★ This is an N.O.C. classification.	
★ Electric Light or Power Cooperatives—Rural Electrification Administration Projects Only—including outside salesmen, collectors and meter readers—including completed operations except with respect to the installation, servicing or repair of appliances	7540xc
Superintendents, easement solicitors and project coordinators from the time of project initiation to the energizing of any portion of the system shall be assigned to classification "Real Estate Agents", except that the entire payroll of such employees shall be assigned to this classification (Code No. 7540) from the beginning of the project if the local cooperative does the preliminary line construction work.	
This classification includes maintenance and new construction except for the construction of buildings, dams or reservoirs which is to be separately rated. Store operations and fixtures, appliances and other property rented to others shall be rated in accordance with the Owners, Landlords and Tenants Liability manual. Electricity shall not be deemed to be "goods or products" subject to the provisions in the manual relating to the products hazard. Use Standard Endorsement G407.	
Electric Light or Power Line Construction—Rural Electrification Administration Projects only	7529xc
This classification is not available for division of payroll with 7540 "Electric Light or Power Cooperatives ..." or 3448 "Electric Light or Power Line Construction ...".	
Electric Light or Power Line Construction	3448xcu
This classification is not available for division of payroll with 7539 "Electric Light or Power Companies ..." or 7540 "Electric Light or Power Cooperatives ...".	
★ This is an N.O.C. classification.	
Electric Power or Transmission Equipment Mfg.	2457
Electrical Apparatus Installation or Repair	3436
Erection of poles, stringing of wires, installation of service transformers on poles or on the out-	

Effective August 21, 1966

70

Ninth Reprint

Copyright, 1961, 1963, 1966, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.	
side of buildings, or the making of service connections to be separately rated.		
Electrical Apparatus Mfg.—including fixtures or appliances	2457	
This is an N.O.C. classification.		
Electrical Cord Set, Radio or Ignition Harness Assembling	2457	
Electrical Wiring—within buildings including installation or repair of fixtures or appliances	5190	
Installation of electrical machinery or auxiliary apparatus to be separately rated.		
Electroplating	2457	
Electrotyping	3461	
Elevator Charge — Classify and rate in accordance with the Owners, Landlords and Tenants Liability manual.		★
Elevator Collision — Classify and rate in accordance with the Owners, Landlords and Tenants Liability manual.		★
Elevator Installation, Servicing or Repair—including completed operations	5160	
This classification includes incidental operation of elevators for testing purposes.		
Coverage for installation, servicing or repair of elevators manufactured by the insured is available only when concurrent Product Liability insurance for such elevators is carried in the same company.		
Elevator or Escalator Mfg.	3460	
Elevator Inspecting	2475	
This classification applies only when inspection is the insured's sole function.		
Embroidery Mfg.	2445	
Emery Works—crushing or grinding	2478	
Quarrying to be separately rated.		
Enameled Iron Ware or Agate Ware Mfg.	2457	
Engine Mfg.	3460	
This is an N.O.C. classification.		
Engineers or Architects—consulting—not engaged in actual construction	3759	
Draughtsmen to be separately rated. All classifications applicable to consulting engineer or architect firms exclude the hazard arising out of		

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

Classification	Code No.
any professional services performed by or for the named insured, including (a) the preparation or approval of maps, plans, opinions, reports, surveys, designs or specifications and (b) supervisory, inspection or engineering services. Use Standard Endorsement G307. This classification provides coverage for claims arising out of the operations of independent contractors. If the Manufacturers and Contractors Liability policy does not provide coverage for independent contractor operations, amend the policy to provide such coverage. A single aggregate limit applies to property damage coverage for premises, operations and independent contractors. Use Standard Endorsement G420. This is an N.P.D. classification.	
Engraving	3461
★ Escalators—Classify and rate in accordance with the Owners, Landlords and Tenants Liability manual.	
★ Escalator Charge—Classify and rate in accordance with the Owners, Landlords and Tenants Liability manual.	
Essential Oils Mfg.—including distillation	2452
Excavation	3470xcu
This classification includes borrowing, filling or backfilling. This is an N.O.C. classification	
Explosives or Ammunition Mfg.—including cartridge charging or loading, cap, primer or detonator mfg.	3453sx
Express Companies—including employees engaged in railroad transportation—including completed operations.....	7219
The payroll of employees engaged in collection and delivery of merchandise on foot, who do not operate from vehicles and who are not drivers, chauffeurs or their helpers shall not be used in computing premium. This classification includes the products hazard. Use Standard Endorsement G610.	
Exterminators—including termite control—excluding the use of gas of any kind—including completed operations	3458
This classification includes the products hazard. Use Standard Endorsement G610.	

CL 265

Effective November 1, 1969

72

Twelfth Reprint

Copyright, 1968, 1969, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.
Extract Mfg.—dyewood, flavoring, licorice, medicinal, perfumery or tanning	2452
This classification includes distillation of essen- tial oils.	
Eyelet Mfg.	2457
Fabric Coating or Impregnating	2454
This classification includes the coating or impreg- nating of fabrics with oils, varnishes, lacquers, plastics or rubber.	
This is an N.O.C. classification.	
Farm Machinery—erection and repair	3436
Farm Machinery Dealers—including salesmen	3436
This classification is applicable only to risks dealing principally in a general line of farm machinery and includes coverage for erection, repair and demonstration and the operation of	

Original Printing

72a

Effective November 1, 1969

Copyright, 1968, 1969, Insurance Rating Board

Blank

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.	
farm machinery including farm tractors, on and away from the premises.		
Farm Machinery Operation—by contractors—including completed operations	0050	★
This classification includes the products hazard. Use Standard Endorsement G610.		★
Feather or Flower Mfg.—artificial	2445	
Federal War Housing Dismantling or Wrecking. See Wrecking.		
Feed Mfg.—preparation of cereal or compound feeds for livestock	2014x	
Felting Mfg.	2445	
Fence Erection—metal	3442	
Fertilizer Mfg.	2468	
This classification includes dry mixing plants. It is not available for division of payroll with 2476 "Packing Houses."		
Fibre Goods Mfg.	2459	
Field Bonded Warehousing—no handling, moving or shipping of goods or merchandise at the field location—all employees including clerical at such location	2480	
File Mfg.	2457	
Film Exchanges—not located at motion picture studios—including clerical	4362	
This classification includes projecting rooms.		
Fire Damage Legal Liability	9830	
This classification provides property damage coverage to structures or portions thereof rented to or occupied by the named insured, including fixtures permanently attached thereto, if such property damage arises out of fire.		
This classification excludes liability assumed by the insured under any contract or agreement. Use Standard Endorsement G209.		
This classification applies to all commercial risks (mercantile or manufacturing). As respects contracting risks it applies only to real property and		

Tenth Reprint

73

Effective August 21, 1968

Copyright, 1963, 1966, 1968, Insurance Rating Board

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

	Classification	Code No.
	permanently attached fixtures which the insured rents or occupies for such purposes as a store, workshop, warehouse or garage and not to property being worked on by the insured.	
★	Fire Patrol or Protective Corps— not salvage operations —including completed operations	3473
★	This classification includes the products hazard. Use Standard Endorsement G610.	
	Firemen	3761
	This classification excludes coverage for Bodily Injury claims arising out of injury sustained by any volunteer fireman, whether or not a member of the insured's organization, while in the course of his duties as such. Use Standard Endorsement G326.	
	The term "volunteer firemen" includes volunteer workers participating in rescue squad or ambulance corps operations.	
	If coverage is desired for injury to volunteer firemen, other than liability under any law to pay benefits or medical expenses regardless of negligence, submit for rating.	
	When part-time or volunteer firemen are employed, the actual remuneration of all such men shall be included with the payroll of regular firemen in computing the premium. In no case, however, shall the remuneration of any such fireman be taken at less than \$100 per annum.	
	Fireproof Equipment Mfg.	2457
	This classification includes metal furniture, filing equipment and incidental woodworking.	
	Fireworks Mfg.	3453sx
	Exhibitions to be rated in accordance with the Owners', Landlords' and Tenants' Liability manual.	
	Fish Curing—shore or dock work only	3472
	Fishing Rod or Tackle Mfg.	2445
	Flax Spinning and Weaving	2445
	Flint or Spar Grinding	2478
	Quarrying to be separately rated.	
★	Floor Waxing—including completed operations	3766
	This classification does not apply where the in-	
Effective August 21, 1966		Ninth Reprint
74		
Copyright, 1966, 1968, Insurance Rating Board		

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.	
insured performs janitorial services at the same location.		
This classification includes the products hazard. Use Standard Endorsement G610.		★
Florists—cultivating or gardening only	2461	
Store operations shall be rated in accordance with the Owners, Landlords and Tenants Liability manual.		
Flower or Feather Mfg.—artificial	2445	
Food Sundries Mfg.—no cereal milling	2455	★
This classification includes cleaning, grinding, sorting or mixing of coffee, sugars, confections, pastry flours, spices or nuts.		
This is an N.O.C. classification.		★
Forging Work—drop or machine	3460	
This classification includes trimming.		
Foundries	3460	
Fountain Pen Mfg. See Rubber, Plastics and Bone Products.		
Freight Handlers—packing, handling or shipping explosives or ammunition under contract—including completed operations with respect to occurrences not on board vessels arising at the site of operations after their completion or abandonment	7323s	★
This classification excludes coverage for wharf and waterfront property owned by or rented to the insured. Stevedoring to be separately rated.		★
Freight Handlers—including completed operations with respect to occurrences not on board vessels arising at the site of operations after their completion or abandonment	3435	★
This classification applies to packing, handling or shipping merchandise on docks or railroad platforms, including freight checkers. Stevedoring to be separately rated. This classification excludes coverage for wharf and waterfront property owned by or rented to the insured.		
This is an N.O.C. classification.		★

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

	Classification	Code No.
	Fruit Evaporating or Preserving	2455
	This classification includes jam, jelly or cooked fruit syrup mfg.	
	Fruit Juice Mfg.—no bottling of carbonated liquids . .	2455
	Fruit or Vegetable Picking or Packing	3476
	Fuel and Material Dealers—no second-hand building materials or lumber—including local managers.....	2487
★	This is an N.O.C. classification.	
	Fuel Oil, Coal or Wood Dealers—including local managers	8233
★	Fumigating — including completed operationsper 1,000 cubic feet	3459s
★	The minimum premiums for this classification are not subject to adjustment if the policy is canceled by the insured. The full amount of the minimum premium shall be retained for each year or portion thereof during which coverage is afforded. The number of cubic feet of buildings or parts thereof shall be calculated on the basis of the inside building dimensions.	
★	This classification includes the products hazard. Use Standard Endorsement G610.	
★	Funeral Directors—including completed operations	9620
	This classification excludes bodily injury or property damage due to the rendering of or failure to render any professional service. Use Standard Endorsement G316.	
★	This classification includes the products hazard. Use Standard Endorsement G610. Equipment rented to others shall be rated in accordance with the Owners, Landlords and Tenants Liability manual.	
	Fur Mfg.—preparing skins	2445
★	Furnishing Goods Mfg.	2445
	This classification includes wearing apparel, draperies or household furnishings.	
★	This is an N.O.C. classification.	
	Furniture Cleaning or Polishing on Customers' Premises	9521

Effective August 21, 1968

76

Ninth Reprint

Copyright, 1966, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.	
Furniture or Fixtures Installation in Offices or Stores		
—portable—metal or wood	5146	★
This is an N.O.C. classification		
Furniture Mfg. or Assembling—including furniture stock mfg.	2456	
Furniture Moving. See "Truckmen".		★
Furniture Upholstering—including work on customers' premises	9521	
Furniture Upholstering—shop only	2445	
Galvanizing or Tinning	2457	
Garbage, Ashes or Refuse Collecting—including completed operations	2482	★
Reduction, rendering or fertilizer plants to be separately rated.		
This classification includes the products hazard. Use Standard Endorsement G610.		★
Garbage Works—reduction or incineration	7590	
Gardening—market or truck—not farms	2461	
GAS COMPANIES:		
Gas Companies—natural gas—local distribution—including outside salesmen, collectors and meter readers—including completed operations except with respect to the installation, servicing or repair of appliances	7502sxcu	
This classification includes maintenance. The drilling and operation of wells, the construction and operation of cross-country pipe lines, the construction of buildings or gas holders to be separately rated. Store operations, and fixtures and appliances rented to others shall be rated in accordance with the Owners, Landlords and Tenants Liability manual. Gas shall not be deemed to be "goods or products" subject to the provisions in the manual relating to the products hazard. Use Standard Endorsement G407.		
Gas Works—including outside salesmen, collectors, and meter readers—including completed operations except with respect to the installation, servicing or repair of appliances	7500sxcu	★
This classification includes maintenance and new construction except for the construction of buildings or gas holders which is to be separately		

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

	Classification	Code No.
	rated. Store operations and fixtures and appliances rented to others shall be rated in accordance with the Owners, Landlords and Tenants Liability manual. Gas shall not be deemed to be "goods or products" subject to the provisions in the manual relating to the products hazard. Use Standard Endorsement G407.	
	This is an N.O.C. classification.	
★	Gas Dealers—liquefied petroleum gas	3487sx
	This classification includes installation, servicing and repair of liquefied petroleum gas systems, piping and customers' equipment, with or without filling of containers. Distribution of gas by pipe line, gas mains or piping to be separately rated. Store operations shall be rated in accordance with the Owners, Landlords and Tenants Liability manual.	
	Gas Distributing—liquefied petroleum gas—local distribution by gas mains or piping from central tanks to ultimate consumers—including meter readers—	
★	including completed operations except with respect to the installations, servicing or repair of appliances ..	3486sxcu
	This classification includes maintenance and the installation, servicing and repair of liquefied petroleum gas systems, piping and customers' equipment. The construction and operation of cross-country pipe lines or the construction of buildings or gas holders to be separately rated. Store operations shall be rated in accordance with the Owners, Landlords and Tenants Liability manual. Gas shall not be deemed to be "goods or products" subject to the provisions in the manual relating to the products hazard. Use Standard Endorsement G407.	
	Gas or Electric Lighting Fixtures Mfg.	2457
	Gas Lease Operators—natural gas—within the limits of any town or city, on the right-of-way of any railroad, or in any ocean, gulf, or bay	3755sdex
	Gas shall not be deemed to be "goods or products" subject to the provisions in the manual relating to the products hazard. Use Standard Endorsement G407. Erecting or dismantling of derricks, drilling, installation or recovery of casing, well shooting, cementing, tank building, topping operations or gasoline recovery to be separately rated.	
★	Gas Lease Operators—natural gas	7506sdex
	Gas shall not be deemed to be "goods or products" subject to the provisions in the manual relating	

Effective August 21, 1968

78

Eighth Reprint

Copyright, 1966, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.
to the products hazard. Use Standard Endorsement G407. Erecting or dismantling of derricks, drilling, installation or recovery of casing, well shooting, cementing, tank building, topping operations or gasoline recovery to be separately rated.	
This is an N.O.C. classification.	★
Gas Lease Work—natural gas—by contractors—not lease operation	6216
This classification includes the clearing of land, building of lease roads, slush pits, levees or fire walls, the laying or taking up of flow lines and water lines, installing of central pumping units and lease beautification work. Pipe line construction, tank building, rig or derrick erecting or dismantling, installation or recovery of casing, drilling, cementing, acidizing, cleaning and swabbing of wells and well shooting to be separately rated.	
This is an N.O.C. classification.	★
Gas Mains or Connections Construction—including tunneling at street crossings	3449xcu
This classification is not applicable to the construction of pipe lines between natural gas producing fields and points of connection with local distributing systems. Such cross-country pipe line construction shall be rated as 6233 "Oil or Gas Pipe Line Construction . . .". All tunneling, other than tunneling at street crossings, to be separately rated.	
This is an N.P.D. classification with 7500 "Gas Works . . .", 7502 "Gas Companies . . ." or 3486 "Gas Distributing".	★
Gas Meter Mfg.	3462
Gas Pipe Line Construction—including pile driving or dredging	6233xcu
Tunneling to be separately rated.	
Gas Pipe Lines—operation, including maintenance . . .	7505sx ★
Gas shall not be deemed to be "goods or products" subject to the provisions in the manual relating to the products hazard. Use Standard Endorsement G407. Construction, operation of wells, or oil refining to be separately rated.	
This is an N.O.C. classification.	★
Seventh Reprint	79
Effective August 21, 1968	
Copyright, 1963, 1966, 1968, Insurance Rating Board	

CLASSIFICATIONS		MANUFACTURERS AND CONTRACTORS
	Classification	Code No.
	Gasoline or Oil Dealers	8350x
	This classification does not apply to risks that handle fuel oil but do not handle gasoline. Lessors of the premises and operators of gasoline or oil bulk distributing points may be covered under a Manufacturers and Contractors Liability policy at the rates and minimum premiums (per location and per policy) applicable to each operator under a separate policy, increased 10%. Operation of retail gasoline stations to be separately rated.	
	Gasoline Recovery—from casing head or natural gas	4743dex
	Gasoline Stations—retail	3437
	This classification applies to retail gasoline or oil motor fuel stations. Lessors of the premises and operators of retail gasoline or oil supply stations may be covered under a Manufacturers and Contractors Liability policy at the rates and minimum premiums (per location and per policy) applicable to each operator under a separate policy, increased 10%. This classification includes coverage for the operation of automobiles on premises owned by, rented to or controlled by the named insured or the ways immediately adjoining, if such automobiles are not owned by or rented or loaned to the named insured.	
★	Use Standard Provisions Endorsement G218. This classification does not apply to self-service automobile laundries operated in connection with gasoline stations. If coverage is desired for such risk, submit for rating.	
	Gear Mfg. or Grinding	2457
	Geophysical Exploration—seismic method—all employees	8606x
	Geophysical Exploration—all employees	2475
★	This is an N.O.C. classification.	
	Glass or Glassware Mfg.—cut, polished plate or rolled—including ribbed, colored, figured or wire, and machine or manually blown sheet window glass	2449
	Digging or quarrying to be separately rated.	
	Glass Merchants	4130
	This classification includes bending, grinding, beveling or silvering of plate glass. Glaziers away from shop to be separately rated.	

Effective August 21, 1968

80

Twelfth Reprint

Copyright, 1966, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.
Glaziers—away from shop	5437
Glove or Mitten Mfg.	2445
Glue Mfg.	3469
Gold Dredging—endless bucket or ladder type	6230
This classification includes exploration operations, erection, maintenance and repair of dredges. An additional charge of \$.005 for B.I. and \$.001 for P.D. per acre shall be made for all owned, leased or mineral rights acreage.	
Gold Dredging—floating dragline type	6234
This classification includes exploration operations, erection, maintenance and repair of dredges.	
Gold Leaf Mfg.	3462
Grading of Land	6041xcu
This classification includes borrowing, filling or back filling. Canal or cellar excavation, railroad or street or road construction, or tunneling to be separately rated.	
This is an N.O.C. classification.	
Grain Elevator Operation—including local managers ..	2485x
Floating elevator operations shall be assigned to the appropriate "Vessels" classification.	
Grain Milling	2014x
Graphite Mfg.	3460
Grease or Oil Mixing or Blending—no petroleum refining	2468
This classification is not available for division of payroll with 4740 "Oil Refining—petroleum" or 8350 "Oil or Gasoline Dealers . . .".	
Guniting	5213
Guniting on chimneys to be separately rated.	
Hair Goods Mfg.—human hair	2445
Hardware Mfg.	2457
This is an N.O.C. classification.	
Harness or Saddle Mfg.	2445
Hat Mfg.—including hatters' fur mfg.	2445

Ninth Reprint

81

Effective August 21, 1968

Copyright, 1963, 1968, Insurance Rating Board

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

Classification	Code No.
Hay Baling—including completed operations	0050
This classification includes the products hazard. Use Standard Endorsement G610.	
Hay, Grain or Feed Dealers—including local managers	2487
Heat Treating—metal	2457
This is an N.P.D. classification.	
Heater or Radiator Mfg.—cast iron	3460
Hemp or Jute Spinning and Weaving	2445
Hod or Material Hoist Equipment—not towers—in- stallation, repair or removal operations only	3442
This classification is applicable only at locations where no other construction operations are per- formed by the insured. In all other cases these operations shall be included in the classification with which the work is associated. This classifi- cation includes the installation, repair or removal of workmen and material hoists.	
Hod or Material Hoists and equipment incidental there- to—operation by construction, erection or other con- tractors	5165
This classification applies only to hoists used for raising or lowering of material.	
★ Hoists—hydraulic or mechanical—used for dumping material from trucks—Classify and rate in accordance with the Owners, Landlords and Tenants Liability manual.	
Hoists—Workmen and Material	3763
This classification applies to hoists or lifts used to carry both workmen and material, and to elevators used by contractors for the purpose of hoisting material and workmen during construc- tion, remodeling or demolition of a building. It does not apply if the work being done does not change the size of the structure. Neither does it apply when control of such elevators is assumed or reassumed by the building operator. This classification does not apply to hoists used solely for the raising or lowering of material.	
Hone or Oil Stone Mfg.	2478
Quarrying to be separately rated.	
Horn Goods Mfg. See Rubber, Plastics and Bone Products.	

Effective November 1, 1969

82

Tenth Reprint

Copyright, 1963, 1966, 1968, 1969, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.	
Horse Shoe Mfg.	2457	
Steel making to be separately rated.		
Hosiery Mfg.	2445	
Hospitals—veterinary. See "Veterinarians and Veterinary Hospitals".		
Hot House Erection	3442	
This classification applies to all operations.		
House Furnishings Installation—including upholstering .	9521	
This is an N.O.C. classification.		★
Ice Cream Mfg.	2477	
Retail stores shall be rated in accordance with the Owners, Landlords and Tenants Liability manual in all cases.		
Ice Dealers—including completed operations.....	2487	★
This classification includes the products hazard. Use Standard Endorsement G610.		★
Ice Harvesting—including storing—including completed operations	2487	★
This classification includes the products hazard. Use Standard Endorsement G610.		★
Ice Mfg.	2150	
Incandescent Lamp Mfg.	2449	
Ink, Mucilage or Paste Mfg.	3469	
Inspection Companies—inspecting for insurance or valuation purposes	2475	
Instrument Mfg.—professional or scientific	3462	
This is an N.O.C. classification.		★
Insulation Work—installation or application of acoustical or thermal insulating material in buildings or within building walls	5480	
This classification is applicable only when insulation or acoustical work is performed as a separate operation not a part of, or incidental to, any other construction operation performed at the same job or location.		
This is an N.O.C. classification.		★
IRON OR STEEL:		
Manufacturing		
Iron or Steel Making—electric furnace or crucible processes, open hearth or Bessemer furnaces—		

Eleventh Reprint

83

Effective August 21, 1968

Copyright, 1963, 1968, Insurance Rating Board

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

Classification	Code No.
IRON OR STEEL—(Cont'd.)	
including blooming, forging or rolling mills . .	3460
Coke mfg. to be separately rated.	
Iron or Steel Rolling Mills	3460
Fabrication	
Iron or Steel Works—shop—fabricating, assembling or mfg. structural iron or steel, ornamental brass, bronze or iron work	3431
This classification includes fabricating, assembling or mfg. railings, balconies, fire-escapes, staircases, iron shutters or other non-structural iron or steel work. Blast furnace or converter operation, casting of steel or rolling mills to be separately rated.	
Iron Works—shop—decorative or artistic, including foundries	3460
This classification applies to the mfg., fabricating or assembling of decorative or artistic brass, bronze or iron work. This classification is not available for division of payroll with 3431 "Iron or Steel Works . . .".	
Erection	
Iron, Brass or Bronze Erection—decorative or artistic	3442
Iron, Brass or Bronze Erection—non-structural—within buildings	3442
Iron or Steel Erection—bridges	5067
Iron or Steel Erection—frame structures, iron work on outside of buildings including erecting or repairing balconies, fire-escapes, railings, staircases, coal chutes or fireproof shutters	3452
Iron or Steel Erection in the construction of dwellings not exceeding two stories in height	3442
Iron or Steel Erection—steel lock gates, gas holders, standpipes, water towers, smokestacks, tanks, silos, prison cells, or fire or burglar-proof vaults	3442
Iron or Steel Erection—subway construction . .	6254xcu
Iron or Steel Erection	5057

★ This is an N.O.C. classification.

Effective August 21, 1968

84

Copyright, 1968, Insurance Rating Board

Tenth Reprint

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	No. Code	
IRON OR STEEL—(Cont'd)		
Iron or Steel Merchants	2487	
This classification is not applicable to junk dealers or iron or steel scrap dealers.		
Iron or Steel Scrap Dealers	3446	
Wrecking or salvaging to be separately rated.		
Irrigation or Drainage System Construction—including pile driving or dredging	6229xu	
Tunneling, dam or sewer construction to be separately rated.		
Irrigation Works Operation	0251	
Construction of irrigation systems to be separately rated.		
Jetty or Breakwater Construction	3430	
This classification applies to all operations to completion.		
Jewelry Mfg.	3462	
Junk Dealers	3446	★
This classification is applicable only to those risks engaged in collecting or handling a miscellaneous line of second-hand materials, such as bottles, rags, paper, bones, rubber, non-ferrous scrap metals and in addition, ferrous scrap metals.		
Wrecking or salvaging to be separately rated.		
This is an N.P.D. classification		★
Jute or Hemp Spinning and Weaving	2445	
Knit Goods Mfg.	2445	
Lace Mfg.	2445	
Lacquer or Spirit Varnish Mfg.—no nitrocellulose mfg.	3469x	
Ladders, Scaffolds, Scaffolding, Sidewalk Bridges, Towers, and equipment incidental thereto—rented to others—excluding installation, repair or removal	3481	
receipts		
Ladders rented to others by stores shall be rated in accordance with the Owners, Landlords and Tenants Liability manual.		
Lamp or Lantern Mfg.	2457	★
This is an N.O.C. classification.		★

Eleventh Reprint

85

Effective August 21, 1968

Copyright, 1963, 1968, Insurance Rating Board

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

	Classification	Code No.
★	Landscape Gardening—including completed operations. This classification includes laying out grounds, planting trees, shrubs, flowers or lawns. Excavation to be separately rated.	3768xcu
★	This classification includes the products hazard. Use Standard Endorsement G610. CL 265	
	Lard Refining	2476
	Last Block Mfg.	2464
	Last or Shoe Form Mfg.	2456
	Lathing	5443
	This classification is not applicable to metal lathing used as reinforcement for concrete. Such operations shall be assigned to the appropriate concrete construction classification.	

LAUNDERING AND DRY CLEANING:

Carpet, Rug or Upholstery Cleaning—shop only— all employees including route supervisors and salesmen	2469
Carpet cleaning or beating on customers' premises to be separately rated.	
Carpet, Rug or Upholstery Cleaning on Customers' Premises	9521
Cleaning or Dyeing—not textile piece goods—in- cluding repairing or pressing	2469
Receiving stations using no cleaning machinery shall be rated in accordance with the Owners, Landlords and Tenants Liability manual.	
Diaper Service or Infants' Apparel Laundries	2469
Diapers or infants' apparel loaned or rented to others shall be rated in accordance with the Owners, Landlords and Tenants Liability manual.	
Furniture Cleaning or Polishing on Customers' Premises	9521
Hat Cleaning Establishments. See Owners, Landlords and Tenants Liability manual.	
Laundries—not automobile	2469
Receiving stations, self-service laundry establishments	

Effective August 21, 1968

86

Third Reprint

Copyright, 1961, 1963, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.	
LAUNDERING AND DRY CLEANING—(Cont'd)		
lishments, hand laundries using no power machinery other than portable household type shall be rated in accordance with the Owners, Landlords and Tenants Liability manual.		
Tailoring or Dressmaking Establishments. See Owners, Landlords and Tenants Liability manual.		
Towels, Uniforms, Linens, including towel cabinets—loaned or rented to others shall be rated in accordance with the Owners, Landlords and Tenants Liability manual.		
Valet Shops. See Owners, Landlords and Tenants Liability manual.		
Lead Mfg.—red or white	3469	
Lead Works—sheet, pipe or shot	3460	
Leather Goods Mfg., or Embossing	2445	★
This is an N.O.C. classification.		★
Leather Mfg.—imitation. See Rubber, Plastics and Bone Products.		
Leather Mfg.—patent or enamel	2623	
Lens Mfg.	2449	
Levee Construction	3430	
This classification applies to all operations to completion.		
Lime Mfg.—including quarrying	2483x	
Linoleum Mfg. See Rubber, Plastics and Bone Products.		
Linotype or Hand Composition	3461	
Liquefied Petroleum Gas Dealers. See "Gas Dealers ...".		
Liquefied Petroleum Gas Distributing. See "Gas Distributing ...".		
Lithographing	3461	
Livery or Boarding Stables—not sales stables	7201	

Eighth Reprint

87

Effective August 21, 1968

Copyright, 1961, 1963, 1968, Insurance Rating Board

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

Classification	Code No.
Livestock Dealers or Commission Merchants—not operating farms, ranches, livestock sales companies or sales stables	8285
Livestock Sales Companies	8280s
Locomotive Works	3460
Logging and Lumbering—including construction and extension of logging railroads and the ownership, maintenance and use of teams	2702
Mill operations and maintenance and operation of logging railroads to be separately rated.	
Coverage under this classification includes the teams hazard and the payroll of drivers must be included.	
Coverage is excluded for property damage due to fire, or for property damage, however caused, to any vehicle while being loaded or unloaded. Use Standard Endorsement G313. If coverage for such hazards is desired, submit for rating.	
Logging Railroad—operation and maintenance—all employees except shop	3454s
Loom Harness or Reed Mfg.	3460
Loose-Leaf Ledger or Note Book Mfg.	2447
Mfg. of rings, posts, screws, separators, or fittings, to be separately rated.	
Lumber Yards—no second-hand materials—including local managers	2487
Macaroni Mfg.	2455
★ Machine Shops	3460
★ This is an N.O.C. classification.	
Machinery Dealers—not farm machinery	2487
This classification excludes coverage for erection, repair or demonstration operations away from the insured premises.	
Machinery or Equipment Rented to Others—not contractors' equipment. Classify and rate in accordance with the Owners, Landlords and Tenants Liability manual.	

Effective August 21, 1968

88

Sixth Reprint

Copyright, 1961, 1966, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.	
Magnesium Metal Mfg.	3488x	
Mining or quarrying to be separately rated.		
Malt Houses	2481	
Marble or Stone Setting—interior construction only ..	3456	
Marine Appraisers or Surveyors	2475	
Marine Railway Operation	2489	
Masonry	3447	★
This is an N.O.C. classification		★
Match Mfg.	2464	
Lumbering operations to be separately rated.		
Mattress Mfg.—including pillow, quilt or cushion mfg. ..	2445	
Mfg. of wire mattresses to be rated as 2457 "Wire Mattress Mfg. . . ."		
Meat Products Mfg.	2476	★
This is an N.O.C. classification.		★
Metal Ceiling or Wall Covering Installation—including shop	5538	
Metal Goods Mfg.	2457	★
This is an N.O.C. classification.		★
Metal Scrap Dealers—collection and reduction of non- ferrous scrap metals—no collecting or handling of scrap iron or steel	2486	★
This is an N.P.D. classification.		★
Mica Goods Mfg.—including mica preparing	2449	
Mining to be separately rated.		

MILITARY RESERVATION CONSTRUCTION:

1. The following classifications are applicable only to the construction or repair of buildings designed for the housing, welfare and keep of personnel, except that they shall apply also to the construction or repair of other buildings or structures on military reservations if performed under a contract the majority of the cost of which or the majority of the payroll of which is in con-

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

Classification	Code No.
nection with buildings or structures designed for the housing, welfare and keep of personnel, if coverage is provided under the same policy.	
Carpentry	9800
Iron or Steel Erection—not over two stories in height	5071
2. All other operations in the construction or repair of such buildings and all other construction or repair in connection with military reservations shall be assigned to appropriate manual classifications.	
Military Reservation Dismantling or Wrecking. See Wrecking.	
Military Tank Hull Mfg. or Assembling	3460
This classification includes armor plate cutting, forming or heat treating.	
Milk Bottle Exchanges—including salesmen	2477
★ This is an N.P.D. classification.	
Milk Depots or Milk Dealers—including preparation of products for distribution	2477
This classification is not available when the operations are conducted in connection with and on the same premises with a dairy or general farm. Such milk depots or milk dealers shall be rated as "Farms".	
Milk Products Mfg.	2477
★ This is an N.O.C. classification.	
Millinery Mfg.	2445
Milling Grain	2014x
★ Millwright Work—erection or repair of machinery or equipment	3436
This classification is not available for division of payroll of employees of insured engaged in millwright work on the premises of the insured. Such payroll must be included in the governing classification.	
★ This is an N.O.C. classification.	

Effective August 21, 1966

90

Sixth Reprint

Copyright, 1963, 1966, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.
Mining—surface	2483x
Gold dredging to be separately rated.	
Mining	2474x
The rates for this classification apply to the total payroll of all employees engaged in mining operations and contemplate coverage solely for the mining hazards, including mine hoists. Dwellings, stores, theatres, schools, hospitals, churches, etc., shall be rated in accordance with the Owners, Landlords and Tenants Liability manual. Gold dredging, quarries and surface mining to be separately rated.	
This is an N.O.C. classification.	
Mining or Ore Milling Machinery Mfg.	3460
Mirror Mfg.	2449
Mfg. of frames, backs or handles, to be separately rated.	
Molasses or Syrup Refining, Blending or Mfg.—not glucose	2455
MOTION PICTURES:	
Development of Negatives, printing and all subsequent operations	2454
Marketing of the product through film exchanges at locations other than the studio to be separately rated.	
Film Exchanges—not located at motion picture studio—including projection rooms, clerical ...	4362
Production—studios or outside—all operations up to the development of negatives	9610
Motorcycle Mfg. or Assembling	2448
Mucilage Mfg.	3469
Municipal, Township, County or State Employees	2475
This classification includes employees engaged in laboratory work, inspectors of the Board of	

CLASSIFICATIONS	MANUFACTURERS AND CONTRACTORS	Code No.
Health, electrical inspectors, building inspectors and similar occupations. Workmen, mechanics or others engaged in manual labor or supervisors of construction work to be separately rated.		
★ This is an N.O.C. classification.		
Music Roll Mfg.—perforated paper Paper mfg. to be separately rated.		2447
★ Musical Instrument Mfg.		2456
★ This is an N.O.C. classification		
Nail Mfg. Steel making to be separately rated.		2457
Needle Mfg.		2457
Net Mfg.—not wire		2445
News Agents or Distributors of Magazines or other Periodicals—including salesmen		8745
This classification does not apply to the ownership, maintenance or use of any bicycle or delivery tricycle if the occurrence arises away from premises owned by, rented to or controlled by the named insured, or the ways immediately adjoining such premises. Use Standard Endorsement G303. If coverage for this hazard is desired, submit for rating.		
Newspaper Publishing—including newsboys		3461
This classification does not apply to the ownership, maintenance or use of any bicycle or delivery tricycle if the occurrence arises away from premises owned by, rented to or controlled by the named insured, or the ways immediately adjoining such premises. Use Standard Endorsement G303. If coverage for this hazard is desired, submit for rating.		
The payroll of reporters shall not be used in computing premium.		
Nurserymen Landscape gardening to be separately rated.		2461
Nut or Bolt Mfg. Steel making to be separately rated.		2457
Effective August 21, 1968	92	Sixth Reprint
Copyright, 1963, 1966, 1968, Insurance Rating Board		

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.	
Nuts—cleaning or shelling	2455	
Office Machine or Appliance Installation, Inspection, Adjustment or Repair—including shop—including completed operations	2473	★
This is an N.O.C. classification.		
Oil Cloth Mfg. See Rubber, Plastics and Bone Products.		★
Oil or Gas Geologists or Scouts	2475	
This classification shall include lease buyers who, as any part of their duty, perform work similar to that undertaken by oil or gas geologists or scouts. Geophysical exploration by the seismic method to be separately rated.		
Oil or Gas Pipe Line Construction—including pile driving or dredging	6233xcu	
Tunneling to be separately rated.		
Oil or Gas Well Shooting	1330dex	
Oil or Gas Well Supplies or Equipment Dealers—second-hand—including incidental reconditioning or repairing—including local managers	2486	
Installation, erection, dismantling or salvage operations to be separately rated.		
Dil or Gas Wells—acidizing	6206	
Oil or Gas Wells—cementing	6206	★
This is an N.P.D. classification with "Oil or Gas Wells—drilling or redrilling . . ."		
Oil or Gas Wells—cleaning or swabbing—by contractors—within the limits of any town or city, on the right-of-way of any railroad, or in any ocean, gulf, or bay	3754de	
Oil or Gas Wells—cleaning or swabbing—by contractors	3492de	
This is an N.O.C. classification.		
Oil or Gas Wells—drilling or redrilling, installation or recovery of casing—within the limits of any town or city, on the right-of-way of any railroad, or in any ocean, gulf, or bay	3754de	
Oil or Gas Wells—drilling or redrilling, installation or recovery of casing	3492de	
This is an N.O.C. classification.		

CORRECTED PAGE
 Issued April 9, 1969
 Effective August 21, 1968

Seventh Reprint

93-98

Copyright, 1963, 1968, 1969, Insurance Rating Board

Blank

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS	
Classification	Code No.
Oil or Gas Wells—instrument logging or survey work in wells	2475 ★
This classification is N.P.D. with the "Oil or Gas Wells—drilling or redrilling"	
Oil or Gas Wells—perforating of casing	6214
Oil or Gasoline Dealers	8350x
This classification does not apply to risks that handle fuel oil but do not handle gasoline.	
Lessors of the premises and operators of gasoline or oil bulk distributing points may be covered under a Manufacturers and Contractors Liability policy at the rates and minimum premiums (per location and per policy) applicable to each operator under a separate policy, increased 10%. Operation of retail gasoline stations to be separately rated.	
Oil Lease Operators—within the limits of any town or city, on the right-of-way of any railroad, or in any ocean, gulf, or bay	3753de
Erecting or dismantling of derricks, drilling, installation or recovery of casing, well shooting, cementing, tank building, topping operations or gasoline recovery to be separately rated.	
Oil Lease Operators	1321de
Erecting or dismantling of derricks, drilling, installation or recovery of casing, well shooting, cementing, tank building, topping operations or gasoline recovery to be separately rated.	
This is an N.O.C. classification.	
Oil Lease Work—by contractors—not lease operation	6216 ★
This classification includes the clearing of land, building of lease roads, slush pits, levees or fire walls, the laying or taking up of flow lines and water lines, installing of central pumping units and lease beautification work. Pipe line construction, tank building, rig or derrick erecting or dismantling, installation or recovery of casing, drilling, cementing, acidizing, cleaning and swabbing of wells and well shooting to be separately rated.	
This is an N.O.C. classification	
Oil Mfg.—vegetable—by solvent extraction process . .	2471x ★
Oil Mfg.—vegetable—	2468
This is an N.O.C. classification.	

CORRECTED PAGE

Issued April 9, 1969

Effective August 21, 1968

Fourth Reprint

99

Copyright. 1963. 1968. 1969. Insurance Rating Board

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

Classification	Code No.
Oil Pipe Lines—operation, including maintenance . . .	7515sx
Construction, operation of wells, or oil refining to be separately rated.	
Oil Refining—petroleum	4740x
Oil producing to be separately rated.	
Oil Rig or Derrick Erecting or Dismantling—wood or metal—including construction of foundations or structures, or installation of equipment	6209
This classification applies to all operations.	
Oil Still Erection or Repair	3436
This classification applies to the erection or repair of oil stills and incidental structures or connections which are integral parts of the distillation units such as control, pump and compressor houses. It does not apply to the erection or repair of office buildings, warehouses, storage tanks, power plants, or other structures incidental to an oil refinery but not integral parts of the distillation units. Chimney construction and pile driving to be separately rated.	
Optical Goods Mfg.	3462
★ This is an N.O.C. classification.	
Orchards and Vineyards—operations by contractors . .	3491
This classification includes cultivating, dusting, fumigating, irrigating, planting, pruning, spraying or trimming. Fruit picking and packing to be separately rated.	
Operations performed by independent contractors at a given location involving only cultivation work including irrigation shall be rated as 0050 "Farm Machinery Operation . . .".	
Operations performed by independent contractors at a given location involving spraying and fumigating work only shall be rated as 0106 "Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating".	
Ore Dock Operation—by means of mechanical apparatus—including stevedoring	7309
Ore Milling	3460
This classification includes concentration or amalgamation.	
Organ Building—including installation	2456

Effective August 21, 1988

100-102

Third Reprint

Copyright, 1963, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.	
Oxygen Mfg.—liquid air process	2471x	
This classification includes tank charging.		
Oxygen or Hydrogen Mfg.—electrolytic process	4634x	
This classification includes tank charging.		
Oystermen—shore or dock work only	3472	
This classification includes sorting, shucking, washing or packing.		
Packing Houses	2476	
This is an N.P.D. classification.		
Paint Mfg.	3469x	★
Painting, Decorating or Paper Hanging—including shop operations	3429	
For spray painting operations, the Property Damage Liability rate for this classification applies for coverage on a \$50.00 deductible per claim basis. Use Standard Endorsement G604. This basis of rating applies only with respect to claims due to paint emanating from any spray painting apparatus. If coverage for such operations is desired on any other basis, or if other painting operations are to be written on a deductible basis, submit for rating. <u>CL 261</u>		
On policies written for increased Property Damage limits, the premium charges for such increased limits shall be based on the basic rate which contemplates \$50.00 deductible per claim coverage for spray painting operations.		
Painting ship hulls, steel structures or bridges to be separately rated.		
This is an N.O.C. classification.		
Painting—oil or gasoline tanks—including shop operations	3429	★
For spray painting operations, the Property Damage Liability rate for this classification applies for coverage on a \$50.00 deductible per claim basis. Use Standard Endorsement G604. This basis of rating applies only with respect to claims due to paint emanating from any spray painting apparatus. If coverage for such operations is desired on any other basis, or if other painting operations are to be written on a deductible basis, submit for rating.		
On policies written for increased Property Damage limits, the premium charges for such increased		

Second Reprint

103

Effective August 21, 1968

Copyright, 1968, Insurance Rating Board

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

	Classification	Code No.
	limits shall be based on the basic rate which con- templates \$50.00 deductible per claim coverage for spray painting operations.	
	Painting—ship hulls	2489
★	For spray painting operations, the Property Dam- age Liability rate for this classification applies for coverage on a \$50.00 deductible per claim basis. Use Standard Endorsement G604. This basis of rating applies only with respect to claims due to paint emanating from any spray painting apparatus. If coverage for such operations is desired on any other basis, or if other painting operations are to be written on a deductible basis, submit for rating. On policies written for increased Property Damage limits, the premium charges for such increased limits shall be based on the basic rate which con- templates \$50.00 deductible per claim coverage for spray painting operations.	
	Painting—shop only	2448
★	This is an N.P.D. classification in manufacturing plants or with "Painting, Decorating or paper hanging"	
	Painting—steel structures or bridges	5067
★	For spray painting operations, the Property Dam- age Liability rate for this classification applies for coverage on a \$50.00 deductible per claim basis. Use Standard Endorsement G604. This basis of rating applies only with respect to claims due to paint emanating from any spray painting apparatus. If coverage for such operations is desired on any other basis, or if other painting operations are to be written on a deductible basis, submit for rating. On policies written for increased Property Damage limits, the premium charges for such increased limits shall be based on the basic rate which con- templates \$50.00 deductible per claim coverage for spray painting operations. Painting of oil or gasoline tanks to be separately rated.	
	Paper Coating or Finishing	2447
	This classification includes corrugating, crepeing, laminating, oiling, paraffining, parchmentizing or waxing. Paper mfg. to be separately rated.	

Effective August 21, 1968

104

Second Reprint

Copyright, 1963, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.	
Paper Goods Mfg. N.O.C.	2447	
Paper mfg. to be separately rated.		
This is an N.O.C. classification		★
Paper Hanging	3429	
Paper Mfg.	2459	
This classification includes bristol, card, fibre, leather, paper or straw board.		
Paper Stock or Rag Dealers—second-hand—no collecting or handling of scrap iron or steel	2486	
Laundry operations performed by wiping cloth or rag dealers shall be rated as 2469 "Laundries—not automobile".		
This is an N.P.D. classification.		★
Parcel or Package Delivery. See "Truckmen".		
Paste Mfg.	3469	
Pattern-making	2456	
This classification is not applicable to the manufacture of metal jigs, fixtures, or dies.		
This is an N.O.C. and N.P.D. classification.		★
Paving or Repaving Driveways, Yards, Sidewalks, Airport Runways or Warming Aprons	5200	
Peanut Handling—cleaning, grading or shelling	2455	
Hull grinding or mfg. of oil to be separately rated.		
Pen Point Mfg.	2457	
Pencil Mfg.—mechanical. See Rubber, Plastics and Bone Products—"Fountain Pen or Mechanical Pencil Mfg."		
Pencil, Penholder or Crayon Mfg.	3462	
This is an N.O.C. classification		★
Pencil Stock Mfg.—wood	2464	
Pharmaceutical or Surgical Goods Mfg.	2445	
This is an N.O.C. classification.		★
Phonograph Cabinet Mfg.	2456	
This classification includes installation of mechanism.		
Phonograph Record Mfg. See Rubber, Plastics and Bone Products.		
Phosphate Works	2468	
Mining to be separately rated.		
Photo Engraving	3461	

Second Reprint

105

Effective August 21, 1968

Copyright, 1968, Insurance Rating Board

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

Classification	Code No.
★ Photographers—including studios—including completed operations	2473
Aerial photography or the production of motion pictures to be separately rated. Portrait photographers shall be rated in accordance with the Owners, Landlords and Tenants Liability manual.	
★ This classification includes the products hazard. Use Standard Endorsement G610.	
Photographic Supplies Mfg.	2454
This classification is not applicable to chemical manufacturing plants or to concerns manufacturing pyroxylin or pyroxylin plastic.	
Piano, Piano Case Mfg.	2456
This classification includes assembling or finishing operations, and mfg. of the piano action; it also applies to player pianos.	
Piano Tuning—away from shop—including completed operations	2473
★ This classification includes the products hazard. Use Standard Endorsement G610.	
Pickle Mfg.	2455
Pile Driving—building foundations only	3470xcu
The manufacture of concrete piles at the job location or the pouring of concrete into hollow steel piles shall be rated as 5213 "Concrete Construction . . .".	
Pile Driving—including timber wharf building	3430cu
The manufacture of concrete piles at the job location or the pouring of concrete into hollow steel piles shall be rated as 5213 "Concrete Construction . . .".	
★ This is an N.O.C. classification.	
★ Pile Driving—sonic method	3764cu
This classification applies when the sonic method is the only method of pile driving used by the insured at the job site.	
The manufacture of concrete piles at the job location or the pouring of concrete into hollow steel piles shall be rated as 5213 "Concrete Construction . . .".	
Pillow, Quilt or Cushion Mfg.	2445
Effective August 21, 1968	106
Copyright, 1968, Insurance Rating Board	First Reprint

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.
Pin Mfg.	2457
Pipe Bending and Cutting	3460
Pipe Mfg.—wooden, tobacco	2456
Pipe or Tube Mfg.—metal	3460
Planing or Molding Mills	2464
Lumber yards, building material dealers, or fuel and material dealers to be separately rated.	

Original Printing

106a

Issued August 21, 1968

Copyright, 1968, Insurance Rating Board

Blank

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.
Plaster Mills	2478
Quarrying to be separately rated.	
Plaster or Staff Mixing—including plaster board or block mfg.	2478
Quarrying to be separately rated.	
Plaster Statuary or Ornament Mfg.	2449
Plastering or Stucco Work—on outside of buildings ..	3447
Plastering	5480
This is an N.O.C. classification.	★
Plastics. See Rubber, Plastics and Bone Products.	
Playing Cards Mfg.	3461
Paper or cardboard mfg. to be separately rated.	
Plumbers' Supplies Mfg.	2457
This classification is not applicable to any risk whose operations are substantially described by other classifications in this manual.	
This is an N.O.C. classification.	★
Plumbing—gas, steam, hot water or other pipe fitting—including house connections, shop and retail stores or display rooms	3434u
This classification is not applicable to the installation, servicing or repair of liquefied petroleum gas systems, piping or customers' equipment by liquefied petroleum gas distributors.	
This is an N.O.C. classification.	★
Plush or Velvet Mfg.	2445
Pneumatic Tube Operation Companies	7620u
Pocketbook Mfg.	2445
This classification applies to the mfg. of leather or fabric pocketbooks.	
Policemen	3762
Polish or Dressing Mfg.	3469
This classification applies to shoe, stove, harness, furniture, automobile or metal polish or dressing mfg.	
Potteries	2449
Mining, quarrying or clay digging to be separately rated.	
Precious Stone Setting—including making of mountings	3462

First Reprint

107

Effective August 21, 1966

Copyright, 1968, Insurance Rating Board

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

Classification	Code No.
Precision Machined Parts Mfg.	2457
This classification applies to the manufacture of parts for arms, aircraft or similar apparatus.	
★ This is an N.O.C. and N.P.D. classification.	
Printing	3461
Retail stores shall be rated in accordance with the Owners', Landlords' and Tenants' Liability manual in all cases.	
Printing or Bookbinding Machinery Mfg.	3460
Produce Dealers—buying, packing or otherwise preparing general produce for shipment or transportation—using stores or buildings temporarily—not caring for produce during transit	2487
Projectile, Shell or Case Charging or Loading	3453sx
Projectile or Shell Mfg.—not cartridge or shell case mfg.—including incidental “nosing in”	3460
Loading or testing with explosives to be separately rated.	
Pulp Mfg.—chemical or ground wood processes	2459
Logging or lumbering to be separately rated.	
Pump Mfg.	3460
Pyroxylin Mfg.	2471x
This classification is applicable to the nitration of cellulose to produce soluble cotton for the preparation of lacquers or pyroxylin plastics. This classification is not applicable to the nitration of cellulose for the mfg. of explosives.	
Pyroxylin Plastic Goods Mfg.	2454x
Pyroxylin or pyroxylin plastic mfg. to be separately rated.	
Quarries—including the operation of crushers	2483x
Quilt Mfg.	2445
Racing Stables	7201
Radiator or Heater Mfg.—cast iron	3460
Radiator Mfg.—automobile	2457
Radio Apparatus Mfg. or Assembling	2457
★ This is an N.O.C. classification.	

Effective August 21, 1968

108

Copyright, 1968, Insurance Rating Board

First Reprint

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.
Radio Broadcasting or Commercial Wireless Stations— all employees including salesmen and clerical ..	7610
Radio Receiving Set Installation or Repair—including erection of antennae	5190
Radio Tube Mfg.	2449
Railroad Construction—logging railroads. See "Log- ging and lumbering ..".	
Railroad Construction—street railways—laying, relay- ing or removal of tracks or maintenance of way by contractors	3474
Railroad Construction—including laying, relaying or re- moval of tracks or maintenance of way by contractors	3444x
As respects construction or maintenance oper- ations performed by railroads, including the lay- ing, relaying or removal of tracks or maintenance of the way, this classification does not apply to bodily injury or property damage arising out of the movement of rolling stock, except rolling stock assigned to the job while at the jobsite. Use Standard Endorsement G321.	
This classification applies to all operations. Bridge building other than temporary bridges or trestles, tunneling, construction or work on ele- vated railroads, logging railroads or street rail- ways to be separately rated.	
This is an N.O.C. classification.	
Railroads—operation and maintenance—all employees except shop—excluding the Bodily Injury Liability passenger hazard	3454s
Coverage for automobile bus terminals shall be rated in accordance with the Owners', Landlords' and Tenants' Liability manual.	
Railroads—operation and maintenance—all employees except shop—including the Bodily Injury Liability passenger hazard	3494s
Coverage for automobile bus terminals shall be rated in accordance with the Owners', Landlords' and Tenants' Liability manual.	
Railroads—shop employees only	3460

First Reprint

109

Effective August 21, 1968

Copyright, 1963, 1966, 1968, Insurance Rating Board

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

	Classification	Code No.
	Rattan, Willow or Twisted Fibre Products Mfg.	2456
	This classification includes upholstering.	
	Rayon Mfg.	2445
	Pyroxylin mfg. to be separately rated.	
	Razor Mfg.	2457
	Real Estate Agents—including clerical and salesmen	
★	—including completed operations	3475
	This classification includes property listed with the insured for rent or sale, and advertising signs thereon. It does not apply to occurrences on premises owned, operated, or managed by, or in the care, custody or control of the insured, or for which the insured acts as agent for the collection of rents or in any supervisory capacity, except occurrences on premises used primarily as offices in the conduct of the named insured's general business. Renting offices, except offices used primarily for the conduct of the insured's general business, located in buildings managed by the insured shall be rated in accordance with the Owners, Landlords and Tenants Liability manual classifications applicable to the managed buildings. Use Standard Endorsement G409.	
★	This classification includes the products hazard. Use Standard Endorsement G610.	
	Refractory Products Mfg.	2465
	This classification includes construction or reconstruction of sheds or kilns; clay, shale or sand digging. Underground mining or quarrying to be separately rated.	
	Refrigerator Car Loading or Unloading	3435
	This classification includes caring for freight in cars during transit. Stevedoring to be separately rated. Wharf and waterfront property owned by or rented to the insured shall be rated in accordance with the Owners, Landlords and Tenants Liability manual.	
	Rendering Works	2468
	This classification is not available for division of payroll with 2476 "Packing Houses . . .".	
★	This is an N.O.C. classification.	

Effective August 21, 1968

110

First Reprint

Copyright, 1963, 1966, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.
Restaurant—operated by concessionaires	9078
This classification applies only to restaurants operated by concessionaires in industrial plants, office buildings or elsewhere used exclusively by employees and guests of the concern granting the concession.	
Coverage does not apply to bodily injury or property damage arising out of (1) the named insured's products, or (2) reliance upon a representation or warranty made with respect thereto if the bodily injury or property damage occurs after physical possession of such products has been relinquished to others whether such bodily injury or property damage occurs on premises owned by or rented to the named insured or elsewhere. Use Standard Endorsement G319 except when coverage for this hazard is provided. For coverage for such hazard, see Appropriate Product Liability manual Restaurant classification.	
Riding Academies	7201
This classification applies to riding academies without riding rings or other facilities for riding or instruction on the premises. Riding academies with rings or other facilities for riding or instruction on the premises and all riding clubs shall be rated in accordance with the Owners, Landlords and Tenants Liability manual.	
Rigging—ship or boat	2489
Rigging	5057
This is an N.O.C. classification.	
Road or Street Making Machinery Mfg.	3460
Rock Wool Mfg.	2478
Excavation or digging, dredging, mining or quarrying to be separately rated.	
Rolling Mills—brass, copper or other soft metals	3460
Rolling Mills—iron or steel. See Iron or Steel.	
Roofing—all kinds—including yard employees	5551
RUBBER, PLASTICS AND BONE PRODUCTS:	
Bone or Ivory Goods Mfg.	2454

First Reprint

111

Effective August 21, 1968

Copyright, 1966, 1968, Insurance Rating Board

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

	Classification	Code No.
RUBBER, PLASTICS AND BONE PRODUCTS—(Cont'd.)		
	Boot or Shoe Mfg.—rubber or combined rubber and fabric	2446
	Button Mfg.—other than metal	2446
	Cable Mfg.—insulated electric cable	2446
	Wire drawing to be separately rated.	
	Fabric Coating or Impregnated	2454
	This classification includes the coating or impregnating of fabrics with oils, varnishes, lacquers, plastics or rubber.	
★	This is an N.O.C. classification.	
	Fountain Pen or Mechanical Pencil Mfg.	2446
	Horn Goods Mfg.	2454
	This classification is applicable to the manufacture of horn goods by such operations as machining, bending, buffing, or polishing.	
	Leather Mfg.—imitation	2454
	Linoleum Mfg.	2446
	Oilcloth Mfg.	2454
	Phonograph Record Mfg.	2446
	Plastics—fabricated or molded products mfg.	2454
	Symbol "x" applies to the manufacture of pyroxylin plastic products.	
	This classification is not applicable to the manufacture of ingredients.	
★	This is an N.O.C. classification.	
	Plastics—Mfg. of sheets, rods, tubes or the mixing or grinding of molding materials	2471x
	Rubber Goods Mfg.—including tire mfg.	2446
	Rubber Reclaiming	2454
	Rubber Stamp Mfg. or Assembling	3461
	Mfg. of frames, backs or handles to be separately rated.	
	Rubber Tire Mfg.	2446
	Wire Insulating or Covering	2446
	This classification includes incidental wire stranding. Wire drawing to be separately rated.	
	Rubber Stock Dealers—second-hand—no collecting or handling of scrap iron or steel	2486
★	This is an N.P.D. classification.	

Effective August 21, 1968

112

First Reprint

Copyright, 1961, 1963, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.
Rubber Tire Dealers—retail	3437
This classification includes repairing, vulcanizing, and adjustment of tires to vehicles away from the premises of the insured.	
This classification includes coverage for the operation of automobiles on premises owned by, rented to or controlled by the named insured or the ways immediately adjoining, if such automobiles are not owned by or rented or loaned to the named insured.	
Use Standard Provisions Endorsement G218.	
Rug, Carpet or Upholstery Cleaning. See Laundering and Dry Cleaning.	
Rug Mfg. See "Carpet or Rug Mfg."	
Safe Mfg. or Repairing—shop operations only	3460
Sail Making—shop only	2445.
Sales or Service Organizations—including clerical and salesmen	3485
This classification is intended for risks not otherwise classified in this Manual which have a substantial "field" or "outside" exposure which emanates from premises which are classified and rated under the OL&T Liability Manual. This classification is applicable only to such risks the majority of whose employees are chiefly engaged away from premises owned, rented or controlled by the insured as (1) salesmen, canvassers or (2) employees furnished at a charge to perform services for others namely, clerical office employees, collectors, messengers, draughtsmen, auditors, accountants and models. Payroll of such employees shall be included for premium determination. Payroll of employees engaged principally in inside activities at the insured's premises shall not be included.	
This is an N.O.C. classification.	
Sales Stables	8280s
Salesmen, Collectors or Messengers—outside. See "Standard Exceptions" rule.	
Salt, Borax or Potash Producing or Refining	2468
Driving of wells, pumping or mining to be separately rated.	
Salt Water Disposal—incidental to oil or gas producing operations	
These operations shall be classified in accordance with the following:	
1. Drilling operations within the limits of any	

First Reprint

113

Effective August 21, 1968

Copyright, 1961, 1963, 1968, Insurance Rating Board

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

Classification	Code No.
town or city, on the right-of-way of any railroad, or in any ocean, gulf, or bay—3754de—“Oil or Gas Wells—drilling or redrilling . . .”	
Drilling operations elsewhere—3492de—“Oil or Gas Wells—drilling or redrilling . . .”	
2. Operation of the system by oil producers within the limits of any town or city, on the right-of-way of any railroad, or in any ocean, gulf, or bay—3753de—“Oil Lease Operators . . .”	
Operation of the system by oil producers elsewhere—1321de—“Oil Lease Operators . . .”	
3. Operation of the system by independent contractors—6216—“Oil Lease Work—by contractors . . .”	
Salvage Operations—including incidental wrecking, shoring or other structural work, the handling of machinery in damaged buildings, and salesmen or clerical at site of wrecking	3451sxc
Salvage Operations—removing, sorting, reconditioning and distributing of merchandise in damaged buildings—including incidental operations away from such buildings—no wrecking, shoring or other structural operations	5705
★ This is an N.P.D. classification with “Salvage Operations—including incidental wrecking . . .”	
Sand or Gravel Digging—no canal, sewer, cellar excavation or underground mining	2483x
Sash, Door or Assembled Millwork Mfg.	2464
Commercial lumber yards, building material dealers or fuel and material dealers to be separately rated.	
Sash, Door or Finished Millwork Dealers	2487
This classification is applicable only to concerns which buy and sell finished millwork exclusively (including incidental assembling or glazing or incidental mfg. of special sizes); such as finished flooring, doors, frames, sashes, screens, moldings, baseboards, stair trim, columns, paneling, cupboards, shelving or furniture such as kitchen cabinets, ironing boards, breakfast sets, window seats, mantels, wall cabinets or cases.	

Effective August 21, 1968

114

First Reprint

Copyright, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.
Sausage or Sausage Casing Mfg.	2476
Saw Mfg.	2457
Saw Mills	2464
Commercial lumber yards to be separately rated.	
Scaffolds, Scaffolding, Sidewalk Bridges and Hod or Material Hoist Towers, rented to others—installation, repair or removal operations only	3457
Scaffolds, Scaffolding, Ladders, Sidewalk Bridges, Towers, and equipment incidental thereto—rented to others—excluding installation, repair or removal	3481
Ladders rented to others by stores shall be rated in accordance with the Owners, Landlords and Tenants Liability manual.	
Screw Mfg.	2457
Seed Merchants	2455
This classification includes operation of seed sorting machinery.	
Septic Tank Systems installation, maintenance or repair including house connections, shop and retail stores or display rooms	3434u
Serum, Anti-toxin or Virus Mfg.	2452
Sewage Disposal Plant Operation	7590
Coverage for the existence and maintenance of storm or sanitary sewers shall be rated in accordance with the Owners, Landlords and Tenants Liability manual.	
Sewer Cleaning	9407
Sewer Construction—including tunneling at street crossings	3449xcu
This classification applies to all operations. All tunneling other than tunneling at street crossings to be separately rated.	
Sewing Machine Mfg.	3460
Shade Roller Mfg.—wood	2456
This classification includes the mfg. of metal parts.	

Original Printing

115

Issued October 1, 1966

Copyright, 1963, National Bureau of Casualty Underwriters

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

Classification	Code No.
Shaft Sinking—including pile driving, excavation, concrete work or lining	3438xcu
This classification applies to all operations.	
Sheet Metal Work—erection, installation or repair—shop and outside	5538
Roofing to be separately rated.	
★ This is an N.O.C. classification.	
Sheet Metal Work—shop	2457
Ship Ceiling or Scaling	2489
Ship Repair or Conversion—including shop or yard, the operation of dry docks and marine railways	2489
This classification is applicable only to concerns engaged in general ship repairing or conversion which are equipped to do various kinds of ship repair or conversion work and which undertake such diversified operations as a usual part of their business. Work performed on ships by other concerns shall be assigned to the manual classifications describing the work.	
Shirt Mfg.	2445
Shoddy Mfg.	2445
Shoe or Boot Mfg.	2445
★ This is an N.O.C. classification.	
Shoe Findings or Stock Mfg.	2445
Shuttle Mfg.	2456
Sign Erection or Repair—not outdoor advertising companies—including shop operations	9552
Coverage for the existence of advertising signs must be written in accordance with the Owners, Landlords and Tenants Liability manual.	
Sign Mfg.—metal	2457
Sign Painting or Lettering—inside of buildings—including shop operations	5483
Coverage for the existence of advertising signs must be written in accordance with the Owners, Landlords and Tenants Liability manual.	
★ This is an N.P.D. classification with 9549 "Advertising Companies—Outdoor" or 9552 "Sign Erection or Repair"	

Effective August 21, 1968

116

First Reprint

Copyright, 1963, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.
Sign Painting or Lettering—on buildings or structures —including shop operations	3429
For spray painting operations, the Property Damage Liability rate for this classification applies for coverage on a \$50.00 deductible per claim basis. Use Standard Endorsement G604. This basis of rating applies only with respect to claims due to paint emanating from any spray painting apparatus. If coverage for such operations is desired on any other basis, or if other painting operations are to be written on a deductible basis, submit for rating.	★
On policies written for increased Property Damage limits, the premium charges for such increased limits shall be based on the basic rate, which contemplates \$50.00 deductible per claim coverage for spray painting operations.	
Coverage for the existence of advertising signs must be written in accordance with the Owners', Landlords and Tenants Liability manual.	
This is an N.P.D. classification with 9549 "Advertising Companies—Outdoor" or 9552 "Sign Erection or Repair . . .".	★
Silica Grinding	2478
Quarrying to be separately rated.	
Silk Throwing and Weaving	2445
Silverware Mfg.	3462
Skate Mfg.	2457
Slate Milling—no slate splitting or roofing slate mfg. Quarrying to be separately rated.	2478
Slate Splitting or Mfg. of Roofing Slate	2483x
This classification includes quarrying.	
Slaughtering	2476
This classification includes the handling of live-stock. It is not available for division of payroll with 8285 "Stockyards . . .".	
Slurry Pipe Lines—non-flammable mixtures	3767
This classification applies to pipe lines used for the transmission of slurries of coal, waste matter, etc. If coverage is desired, submit for rating.	

First Reprint

117

Effective August 21, 1968

Copyright, 1963, 1968, Insurance Rating Board

First Reprint

Copyright, 1963, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.
Owners', Landlords' and Tenants' Liability manual. Steam shall not be deemed to be "goods or products" subject to the provisions in the manual relating to the products hazard. Use Standard Endorsement G407.	
Steam Mains or Connections Construction—including tunneling at street crossings	3449xcu
All tunneling other than tunneling at street crossings to be separately rated.	
This is an N.P.D. classification with 7570 "Steam Heating or Power Companies . . .".	★
Steam Pipe or Boiler Insulation—applying cork, asbestos or other non-conducting materials—including shop	3434
Steam Shovels, Dredges or Construction Machinery Mfg.	3460
This is an N.O.C. classification.	★
Steamship Lines or Agencies—port superintendents, captains, engineers, stewards, or their assistants or pay clerks	2473
This classification excludes coverage for the ownership, maintenance, operation, use, loading or unloading of watercraft owned, operated or hired by the insured and wharf and waterfront property owned by or rented to the insured and used for freight or passenger purposes.	
Steamship Lines or Agencies—tallymen, checking clerks or employees engaged in mending or repacking of damaged containers	2480
This classification excludes coverage for the ownership, maintenance, operation, use, loading or unloading of watercraft owned, operated or hired by the insured and wharf and waterfront property owned by or rented to the insured and used for freight or passenger purposes.	
Stevedoring—by hand or by means of hand trucks exclusively—no hoisting of cargo—including completed operations with respect to occurrences not on board vessels arising at the site of operations after their completion or abandonment	3435
This classification excludes coverage for wharf and waterfront property owned by or rented to the insured.	★

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

	Classification	Code No.
★	This is an N.P.D. classification in connection with the loading or unloading of any one vessel.	
★	Stevedoring—handling of explosives or ammunition under contract—including completed operations with respect to occurrences not on board vessels arising at the site of operations after their completion or abandonment.....	7323s
	This classification excludes coverage for wharf and waterfront property owned by or rented to the insured.	
★	Stevedoring—tallymen or checking clerks engaged in connection with stevedoring work—including completed operations with respect to occurrences not on board vessels arising at the site of operations after their completion or abandonment.....	2480
	This classification excludes coverage for wharf and waterfront property owned by or rented to the insured.	
★	Stevedoring—including completed operations with respect to occurrences not on board vessels arising at the site of operations after their completion or abandonment.....	7309
	This classification excludes coverage for wharf and waterfront property owned by or rented to the insured.	
★	This is an N.O.C. classification.	
	Stockyards—with or without slaughtering	8285
	This classification is not available for division of payroll with 2476 "Packing Houses ...".	
	Stone Crushing	2483x
	This classification includes quarrying.	

Effective August 21, 1968

120

First Reprint

Copyright, 1961, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.	
Stone Cutting or Polishing	2478	
Quarrying or mining to be separately rated. Where the plant is occupied in part by tenants engaged in work contemplated by this classification, charges of \$1.00 for Bodily Injury Liability and \$1.00 for Property Damage Liability shall be made for each tenant and for each employee of a tenant, subject to minimum charges of \$3.00 per policy for B.I. and \$3.00 per policy for P.D. Stone cutting in quarries shall be rated as "Quarries ...".		
This is an N. O. C. classification.		
Storage Battery Service Stations	3437	★
This classification includes coverage for the operation of automobiles on premises owned by, rented to or controlled by the named insured or the ways immediately adjoining, if such automobiles are not owned by or rented or loaned to the named insured.		
Use Standard Provisions Endorsement G218.		
Storage Warehouses. See "Warehouses ...".		★
Stove Mfg.	3460	
Street Cleaning—including snow removal from streets and highways and the ownership, maintenance and use of teams—including completed operations	2482	★
This classification does not apply to bodily injury or property damage arising out of maintenance, operation, use, loading or unloading of automobiles or mobile equipment in street cleaning operations performed by or behalf of the named insured. Use Standard Endorsement G324. Coverage under this classification includes the teams hazard and the payroll of drivers must be included.		
This classification includes the products hazard. Use Standard Endorsement G610.		
Street or Road Construction or Maintenance—State, County, City or Other Governmental Units	3770xcu	★
This classification is applicable to operations such as the following:		
Ditch cleaning		
Dragging		
Dust laying		

First Reprint

121

Effective August 21, 1968

Copyright, 1961, 1966, 1968, Insurance Rating Board

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

Classification	Code No.
Dusting	
Erection or removal of snow fences, road markers, sign or guard rails	
Maintenance of guard rails and posts	
Oiling	
Patching	
Planting on right-of-way	
Removal of brush	
Repair or maintenance of culverts	
Road marking	
Snow removal	
Spraying and fumigating	
Spreading of gravel	
Street cleaning	
Street or road construction or maintenance	
Street or road paving or repaving, surfacing or resurfacing or scraping	
Tarring or sanding	
Tree pruning	
Weed or grass cutting	
Use Standard Endorsement G614.	

★

Street or Road Construction or Reconstruction—clear-
ing of right-of-way, excavation, filling or grading,
bridge or culvert building 3450xcu

Tunneling and bridge or culvert building where
clearance is more than 10 feet at any point or
the entire distance between terminal abutments
exceeds 20 feet, to be separately rated.

Street or Road Paving or Repaving, Surfacing or Resur-
facing or Scraping 5506xcu

Clearing of right-of-way, earth or rock excavation,
filling or grading, tunneling, bridge or culvert
building, quarrying, or stone crushing to be sepa-
rately rated.

Effective August 21, 1968

122

First Reprint

Copyright, 1961, 1966, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.
Subway Construction	6254xcu
Sugar Refining	2455
Sulphur Refining	2471x
Surveyors—land—not engaged in actual construction..	3759
Draughtsmen to be separately rated. All classifications applicable to surveying firms exclude the hazard arising out of professional services performed by or for the named insured, including (a) the preparation or approval of maps, plans, opinions, reports, surveys, designs or specifications and (b) supervisory, inspection or engineering services. Use Standard Endorsement G307.	
This is an N.P.D. classification.	
This classification provides coverage for claims arising out of the operations of independent contractors. If the Manufacturers and Contractors Liability policy does not provide coverage for independent contractor operations, the policy shall be amended to provide such coverage.	
A single aggregate limit applies to property damage coverage for premises, operations and independent contractors. Use Standard Endorsement G420.	
Suspender Mfg.	2445
Synthetic Rubber Intermediate Mfg.	3489x
Oil refining, gasoline recovery, acetylene gas mfg. and alcohol mfg. to be separately rated.	
Synthetic Rubber Mfg.	3489x
Tack Mfg.	2457
Talc Mills	2478
Quarrying to be separately rated.	
Tank Building—metal—shop	3460
Tank Erection or Repair—metal—within buildings exclusively—including construction or repair of foundations	3436
Tanning	2623
Tar. See "Asphalt or Tar . . .".	

First Reprint

123

Effective August 21, 1968

Copyright, 1961, 1965, 1968, Insurance Rating Board

CLASSIFICATIONS		MANUFACTURERS AND CONTRACTORS
	Classification	Code No.
	Taxidermists	2445
	Telephone or Telegraph Apparatus Mfg.	2457
	Telephone or Telegraph Companies—including outside salesmen, collectors, messengers and clerical	7603u
	This classification includes maintenance. For telegraph companies, this classification does not apply to the ownership, maintenance or use of any bicycle or delivery tricycle if the occurrence arises away from premises owned by, rented to or controlled by the named insured, or the ways immediately adjoining such premises. Use Standard Endorsement G303. If coverage for this hazard is desired, submit for rating.	
	Telephone, Telegraph or Fire Alarm Line Construction ..	3448xcu
★	This is an N.P.D. classification with 7603 "Telephone or Telegraph Companies ..."	
	Television Receiving Set Installation or Repair—including erection of antennae	3495
	Termite Control Work—excluding the use of gas of any kind—including completed operations..... receipts	3458
★	This classification includes the products hazard. Use Standard Endorsement G610.	
	Terra Cotta Mfg.—decorative or architectural	2449
	Mining, quarrying or clay digging to be separately rated.	
	Textile Clippings Dealers—new goods only—not rag or paper stock dealers	2460
★	Textile Fiber Mfg.—Synthetic.....	2445
	This classification is applicable to the manufacture of rayon, acetate, nylon, polyester and similar synthetic textile fibers. Pyroxylin manufacturing to be separately rated.	
	Textile Machinery Mfg.	3460
	Textiles—bleaching, dyeing, mercerizing, finishing—new goods—not cleaning and dyeing of garments ..	2445
	Theatrical Companies—traveling, Entertainers or Musicians—all employees	9156
	Operations at premises owned, leased or controlled by the insured or where the insured supervises seating arrangements or supplies ushers, ticket takers or ticket sellers shall be rated in accordance with the Owners, Landlords and Tenants Liability manual.	

Effective August 21, 1968

124

First Reprint

Copyright, 1961, 1966, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.
Thermometer Mfg.	3462
Thread or Yarn Mfg.	2445
Tie, Post or Pole Yards	2487
This classification includes preserving operations. It is not available for division of payroll with 2702 "Logging and Lumbering ...".	
Tile, Stone, Mosaic or Terrazzo Work—interior construction only—not fireproof tile construction	3456
Timekeepers—construction or erection	5610
Coverage and rates for this classification shall be available only when concurrent Owners' or Contractors' Protective Liability insurance is carried in the same company.	
This classification is applicable to the payroll for timekeepers only when the payroll for watchmen, timekeepers and cleaners is more than all other payroll of the insured which is subject to construction or erection classifications at the same job or location, except that whenever this rule results in the application of code 3759 rates to the payroll for timekeepers code 5610 shall apply instead to such payroll.	
	★
	★
Tin Foil Mfg.	2457
Tobacco Auction Sales Warehouses—including salesmen	2480
Tobacco Mfg.	2444
Tobacco Rehandling or Warehousing—not auction sales warehouses	2174
Tool Mfg.—all kinds	2457
This classification includes forging, trimming and machining.	
Towel or Toilet Supply Companies. See Laundering and Dry Cleaning.	
Traction Engine or Power Plow Mfg.	3460
Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating—including completed operations.....	0106
This classification includes the products hazard. Use Standard Endorsement G 610.	
	★

CORRECTED PAGE
 Issued April 9, 1969
 Effective August 21, 1968

First Reprint

125

Copyright, 1961, 1963, 1968, 1969, Insurance Rating Board

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

Classification	Code No.
Truckmen — including completed operations	7219
This classification includes terminal employees, stablemen, garagemen, blacksmiths or repairmen. Storage warehouse employees to be separately rated. The payroll of employees engaged in collection and delivery of merchandise on foot, who do not operate from vehicles and who are not drivers, chauffeurs or their helpers shall not be used in computing premium.	
★ This is an N. O. C. classification.	
★ This classification includes the products hazard. Use Standard Endorsement G610.	
Trunk Mfg.	2456
Metal frames or fittings to be separately rated.	
Tube or Pipe Mfg.—metal	3460

CORRECTED PAGE

Issued April 9, 1969

Effective August 21, 1968

126-130

First Reprint

Copyright, 1961, 1963, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.
Tunneling—including lining	3438xcu
This classification applies to all operations. Sub-way construction to be separately rated.	
Turpentine or Resin Distillation—wood	2471x
Turpentine farms including the incidental distillation of turpentine or resin from tree gums shall be rated as "Farms" in accordance with the Owners', Landlords' and Tenants' Liability manual.	
Turpentine or Resin Mfg.	2468
Typewriter Mfg.	3462
Typewriter Ribbon or Carbon Paper Mfg.	2447
Paper mfg. to be separately rated.	
Umbrella Mfg.	2445
Mfg. of frames, handles or hardware to be separately rated.	
Underpinning Buildings or Structures—including incidental shoring, removal or rebuilding of walls, foundations, columns or piers	3451sxc
Undertakers. See "Funeral Directors ...".	
Upholsterers—including work on customers' premises	9521
Upholstering—shop only	2445
Upholstery, Carpet or Rug Cleaning. See Laundering and Dry Cleaning.	
Valve Mfg.	2457
Varnish Mfg.—oleo-resinous	3469x
Varnish Mfg.—spirit. See "Lacquer or Spirit Varnish Mfg. ...".	
Vault Construction or Installation—fire or burglar proof or prison cells	3442
Vegetable or Fruit Picking or Packing	3476
Vegetable Oil Mfg. See "Oil Mfg.—vegetable ...".	
Velvet or Plush Mfg.	2445
Veneer Mfg.	2464

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

Classification	Code No.
Veneer Products Mfg.	2456
This classification includes veneer mfg.	
Venetian Blind Mfg. or Assembling	2456
VESSELS:	
*Barges, scows, canal boats or lighters, or sailing vessels—	3441s
This classification excludes barges and lighters rented or leased to others, in connection with which the insured furnishes none of the employees operating such vessels and has no operating control over the vessels. Stevedoring operations to be separately rated. If coverage for the passenger hazard is desired, submit for rating.	
★ This is an N. O. C. classification.	
*Ferries	7019s
Payroll of dock employees shall be included. Coverage for ferries including the passenger hazard shall be rated in accordance with the Owners', Landlords' and Tenants' Liability manual.	
*Steamers or Fishing Vessels—including oystermen	3433s
Coverage for vessels including the passenger hazard shall be rated in accordance with the Owners, Landlords and Tenants Liability manual. Stevedoring operations to be separately rated.	
*Tugboats or Supply Boats supplying water or gasoline for shipping	3439s
If coverage for the passenger hazard is desired, submit for rating. Stevedoring operations to be separately rated.	
Use Standard Endorsement G215.	
*Note: This classification excludes waterfront property owned by or rented to the insured and used for freight or passenger purposes and with respect to Bodily Injury Liability, the passenger hazard. The term "passenger" applies to any person carried for a consideration, express or implied.	
Veterinarians and Veterinary Hospitals	8831
This classification excludes bodily injury or property damage due to the rendering of or failure	
Effective August 21, 1968	132
Copyright, 1966, 1968, Insurance Rating Board	First Reprint

U243

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.
to render any professional service. Use Standard Endorsement G316. If such coverage is desired, rate as "Veterinarians" in accordance with the Miscellaneous Medical Professional Liability manual.	
Vineyards. See "Orchards and Vineyards ...".	
Wall Paper Mfg.	2447
This classification includes designing, printing or finishing. Paper mfg. to be separately rated.	
Warehouses—cold storage	8291
Portions of the premises used for individual cold storage lockers shall be rated in accordance with the Owners, Landlords and Tenants Liability manual.	
This classification excludes coverage for wharf and waterfront property owned by or rented to the insured.	
Warehouses—storage—furniture or general merchandise	3432
This classification includes packing or handling household goods away from insured's premises. It excludes coverage for wharf and waterfront property owned by or rented to the insured.	
Watch or Watch Case Mfg.	3462
Watchmen—construction or erection	5610
Coverage and rates for this classification shall be available only when concurrent Owners or Contractors Protective Liability insurance is carried in the same company, except for insureds having no interest in the premises other than removal of debris or watchmen operations.	
This classification is applicable to the payroll for watchmen only when the payroll for watchmen, timekeepers and cleaners is more than all other payroll of the insured which is subject to construction or erection classifications at the same job or location, except that whenever this rule results in the application of code 3759 rates to the payroll for Watchmen, code 5610 shall apply instead to such payroll.	★
Water Mains or Connections Construction—including tunneling at street crossings	3449xcu ★

Second Reprint

133

CORRECTED PAGE

Issued April 9, 1969

Effective August 21, 1968

Copyright, 1963, 1968, 1969, Insurance Rating Board

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

	Classification	Code No.
	All tunneling other than tunneling at street crossings to be separately rated.	
★	This is an N. P. D. classification with 7520 "Waterworks"	
	Water Meter Mfg.	2457
	Waterproofing	
	Waterproofing, other than roofing or subaqueous work, when performed as a separate operation not a part of, or incidental to, any other construction operation performed by the same contractor at the same job or location shall be classified in accordance with the following:	
★	1. Application by means of brush or hand pressured caulking gun—3429 "Painting, Decorating or Paper Hanging"	
	2. Application by means of trowel	
	(a) interior of buildings—5480 "Plastering".	
	(b) exterior of buildings—3447 "Masonry".	
★	3. Application of waterproofing materials by means of spray gun, cement gun, concrete gun or other pressure apparatus—5213 "Guniting", except as provided in (4) below.	
★	4. Application of waterproofing material to exterior walls of foundations or subterranean structures by means of apparatus inserted in the ground—3458 "Waterproofing—subterranean work only—application of waterproofing material by means of apparatus inserted in the ground.	
	Excavation incidental to waterproofing operations shall be separately classified as 3470 "Excavation".	
★	Waterworks—including outside salesmen, collectors and meter readers—including completed operations except with respect to the installation, servicing or repair of appliances.	7520xcu
	This classification includes maintenance. The construction of aqueducts, buildings, dams and reservoirs to be separately rated. Store operations and fixtures and appliances rented to others shall be rated in accordance with the Owners, Landlords and Tenants Liability manual. This	

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification	Code No.	
classification excludes coverage for claims arising out of the use of or the existence of any condition in water.		
Webbing Mfg.	2445	
Weighers, Samplers or Inspectors of Merchandise on Vessels or Docks or at Railway Stations or Warehouses	2480	
This classification includes mending or repacking of damaged containers. Operations of warehouses to be separately rated. Wharf and waterfront property owned by or rented to the insured shall be rated in accordance with the Owners, Landlords and Tenants Liability manual.		
Welding or Cutting	3428x	★
This is an N.O.C. and N.P.D. classification except work under air pressure shall be rated as "Caisson Work ..." or "Tunneling ..."; work in connection with demolition jobs shall be rated as "Wrecking ..."; work in connection with the erection of iron or steel frame structures or bridges provided such erection is properly classified under Code Nos. 5067 or 3452, shall be rated under the appropriate iron or steel erection classification.		
Wheel Mfg.—metal or wood—not railroad	2448	
Whip Mfg.	2445	
Whiskey Mfg.—including mfg. of spirituous liquors ..	2471x	
Whiting Mfg.—	3469	
This is an N. P. D. classification.		
Window Cleaning—including completed operations	9170	★
This classification includes the products hazard. Use Standard Endorsement G610.		
Window Decorating	9521	
Wineries	2455	
This classification includes all operations including bottling. Distilling to be separately rated.		
Wire Cloth Mfg.	2457	
Wire Drawing	2457	
This classification includes wire rope or cable mfg.		
Wire Goods Mfg.	2457	
This is an N. O. C. classification.		

CORRECTED PAGE
Issued April 9, 1969
Effective August 21, 1968

Second Reprint

135

Copyright, 1968, 1969, Insurance Rating Board

CLASSIFICATIONS MANUFACTURERS AND CONTRACTORS

Classification	Code No.
Wire Insulating or Covering—including incidental wire stranding	2446
Wire drawing to be separately rated.	
Wire Mattress Mfg. or Assembling	2457
Wire Rope or Cable Mfg.—iron or steel	2457
Wood Preserving	2487
This classification includes yard or incidental woodworking operations.	
Wood Turned Products Mfg.	2456
★ This is an N. O. C. classification.	
Woodenware Mfg.	2456
★ This is an N. O. C. classification.	
Wool Combing, Scouring or Separating from Cotton ...	2445
Wool Merchants	2460
This classification includes warehouse.	
Wool Pulling	2623
Wool Spinning and Weaving	2445
WRECKING:	
Dismantling in sections or panels of buildings not exceeding three stories in height for re-erection, in connection with the Federal emergency housing and educational programs for veterans—including salesmen or clerical at site of dismantling	5697xc
Dismantling of pre-fabricated dwellings not exceeding three stories in height for re-erection	5697xc
Federal war housing dismantling or wrecking—including salesmen or clerical at site of wrecking .	5697xc
Military reservation dismantling or wrecking—including salesmen or clerical at site of wrecking ..	5697xc
Wrecking Buildings or Structures—not marine—including salesmen or clerical at site of wrecking ..	3451xc
★ This is an N. O. C. classification.	
Wrecking—marine—including salvage operations ..	3433
Yacht Basins—public	2464
This classification includes sale of boats, accessories, gasoline and oil, boat building and repair.	

MANUFACTURERS AND CONTRACTORS CLASSIFICATIONS

Classification

Code
No.**Additional Charge:**

**Boat Storage and Moorage—including slip or dock
rentalreceipts 3493**

The premium obtained from the application of the rates for this additional charge applies in addition to the premium determined on a payroll basis under 2464 "Yacht Basins", and in addition to the minimum premiums applicable to 2464.

The term "receipts" as used in this classification shall mean the gross amount of money charged by the insured for boat storage and moorage.

Yarn or Thread Mfg., Dyeing or Finishing 2445

Yeast Mfg. 2455

Original Printing

137-140

Effective August 21, 1968

Copyright. 1968. Insurance Rating Board

Blank

MANUFACTURERS AND CONTRACTORS

**PREMISES
MEDICAL
PAYMENTS**

PREMISES MEDICAL PAYMENTS COVERAGE

Premises Medical Payments coverage as described below applies for Manufacturers' and Contractors' risks only when written in the same policy as Manufacturers' and Contractors' Bodily Injury Liability insurance for the same premises or operations. Use Standard Coverage Part—Premises Medical Payments Insurance.

The Definitions Supplement defines terms used in this Section.

This Section contains reference to Standard Provisions forms applicable to rules and classifications.

RULES

I. SCOPE OF COVERAGE

1. **Premises Medical Payments.** Payment to or for each person who sustains bodily injury caused by accident all reasonable medical expense incurred within one year from the date of the accident on account of such bodily injury, provided such bodily injury arises out of (a) a condition in the insured premises or (b) operations with respect to which the named insured is afforded coverage for bodily injury liability.

2. **Exclusions**

- (a) **Bodily injury**

- (1) arising out of the ownership, maintenance, operation, use, loading or unloading of

- (i) any automobile or aircraft owned or operated by or rented or loaned to the named insured, or

- (ii) any other automobile or aircraft operated by any person in the course of his employment by the named insured;

but this exclusion does not apply to the parking of an automobile on the insured premises, if such automobile is not owned by or rented or loaned to the named insured;

- (2) arising out of the ownership, maintenance, operation, use, loading or unloading of any watercraft, if the bodily injury occurs away from the insured premises; or

- (3) arising out of and in the course of the transportation

**PREMISES
MEDICAL
PAYMENTS**

MANUFACTURERS AND CONTRACTORS

- ★ of mobile equipment by an automobile owned or operated by or rented or loaned to the named insured.
- (b) Bodily injury
- (1) included within the completed operations hazard or the products hazard;
 - (2) arising out of the operations performed for the named insured by independent contractors other than (i) maintenance and repair of the insured premises or (ii) structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
 - (3) resulting from the selling, serving or giving of any alcoholic beverage (i) in violation of any statute, ordinance or regulation, (ii) to a minor, (iii) to a person under the influence of alcohol or (iv) which causes or contributes to the intoxication of any person; but this exclusion (b) (3) applies only if the named insured is a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages or is an owner or lessor of premises used for such purposes;
 - (4) due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing.
- (c) Bodily injury
- (1) to the named insured, any partner therein, any tenant or other person regularly residing on the insured premises or any employee of any of the foregoing if the bodily injury arises out of and in the course of his employment therewith;
 - (2) to any other tenant if the bodily injury occurs on that part of the insured premises rented from the named insured or to any employee of such a tenant if the bodily injury occurs on the tenant's part of the insured premises and arises out of and in the course of his employment for the tenant;
 - (3) to any person while engaged in maintenance and repair of the insured premises or alteration, demolition or new construction at such premises;
 - (4) to any person if any benefits for such bodily injury are payable or required to be provided under any workmen's compensation, unemployment compensa-

MANUFACTURERS AND CONTRACTORS**RATES****RATE SECTION**

This section of the manual includes:

- (1) Increased limits rules and tables.
- (2) Explanation of symbols appearing on rate pages.
- (3) Rates and minimum premiums.
- (4) Increments applicable to rates and minimum premiums for inclusion of "x" and "xc" hazards.
- (5) Footnotes listed by code number.
- (6) State exceptions, if any.

1. Increased Limits of Liability

- (a) **Under Coverage A—Bodily Injury**, increased limits of liability may be provided by applying the appropriate factors for the following limits:

Limits (in thousands) per person/ per occurrence	Factors		★
	Table A	Table B	
5/10	1.00	1.00	
10/20	1.60	1.41	
25/50	2.14	1.74	
50/100	2.35	1.93	
100/200	2.53	2.04	
100/300	2.65	2.10	
300/300	2.78	2.23	

Table A applies to classifications, the code numbers for which are followed by symbol "s".

Table B applies to all classifications not subject to Table A.

When bodily injury liability limits are increased on an outstanding policy, the additional premium therefor shall be the actual difference in premium charges or \$2.00, whichever is greater. When bodily injury liability limits are reduced on such a policy at the request of the insured, no refund of premium shall be made unless the difference in premium amounts to \$2.00 or more.

- (b) **Under Coverage B—Property Damage**, increased limits of liability may be provided by applying the appropriate

Second Reprint

151

Effective June 30, 1971

Copyright, 1961, 1968, Insurance Rating Board
Copyright, 1971, Insurance Services Office

RATES

MANUFACTURERS AND CONTRACTORS

★

factors for the limits stated in the following tables. For any limit in excess of \$50,000 per occurrence or \$100,000 aggregate, submit for rating. Increased limit factors for combinations of limits not shown in the tables shall be determined by interpolation. The same interpolation procedure shall be used as for bodily injury limit factors.

Table I applies to

- (i) the amounts of increase in the manual rates and minimum premiums established to include the hazards of blowout or cratering of gas or oil wells, explosion or collapse for classifications the property damage rates for which are followed by the symbols e, x or xc on the rate pages.
- (ii) the rates and minimum premiums for other classifications specifically designated in footnotes on the rate pages.

Table II applies in all other cases.

Risks for which the estimated Coverage B annual premium for basic limits is \$5,000 or more shall be submitted for determination of the factors for increased aggregate limits.

MANUFACTURERS' AND CONTRACTORS'

RATES

TABLE I

Property Damage Liability

Increased Limits

Aggregate Limit (Limits are in thousands)	Limit per Occurrence (Limits are in thousands)								★
	5	7.5	10	15	20	25	35	50	
25	1.00	1.13	1.22	1.33	1.42	1.50			
35	1.01	1.14	1.23	1.34	1.43	1.51	1.64		
50	1.02	1.16	1.24	1.36	1.44	1.52	1.66	1.82	
75	1.04	1.17	1.26	1.37	1.46	1.54	1.68	1.84	
100	1.05	1.19	1.28	1.39	1.48	1.56	1.69	1.85	

TABLE II

Property Damage Liability

Increased Limits

Aggregate Limit (Limits are in thousands)	Limit per Occurrence (Limits are in thousands)								★
	5	7.5	10	15	20	25	35	50	
25	1.00	1.05	1.09	1.12	1.14	1.16			
35	1.01	1.07	1.11	1.14	1.16	1.18	1.20		
50	1.02	1.08	1.12	1.16	1.18	1.20	1.23	1.26	
75	1.03	1.09	1.13	1.18	1.20	1.22	1.25	1.29	
100	1.04	1.10	1.14	1.19	1.21	1.23	1.26	1.30	

RATES**MANUFACTURERS' AND CONTRACTORS'****2. Explanation of Symbols Appearing on Rate Pages**

- (a) submit for rating
- b Special Minimum Premium
- ★ c The Property Damage Liability rate and minimum premium for the classification exclude coverage for structural property damage as defined herein and property damage to any other property at any time resulting therefrom. "Structural property damage" means the collapse of or structural injury to any building or structure due to (1) grading of land, excavating, borrowing, filling, back-filling, tunneling, pile driving, cofferdam work or caisson work or (2) moving, shoring, under-pinning, raising or demolition of any building or structure or removal or rebuilding of any structural support thereof. The collapse hazard does not include property damage (1) arising out of operations performed for the named insured by independent contractors, or (2) included within the completed operations hazard or the underground property damage hazard, or (3) for which liability is assumed by the insured under an incidental contract.
- ★ d The Property Damage Liability rate and minimum premium for the classification exclude coverage for:
 - (1) property damage included within the underground resources and equipment hazard;
 - (2) the cost of reducing any property included within the underground resources and equipment hazard to physical possession above the surface of the earth, or to the expense incurred or rendered necessary to prevent or minimize property damage to other property resulting from acts or omissions causing property damage included within the underground resources and equipment hazard.
- ★ To exclude such coverage use Standard Endorsement G325. When such coverage is to be provided use Standard Endorsement G214.
 "Underground resources and equipment hazard" includes property damage to any of the following:
 - (a) oil, gas, water or other mineral substances which have not been reduced to physical possession above the surface of the earth;
 - (b) any well, hole, formation, strata or area in or through which exploration for or production of any substance is carried on;

MANUFACTURERS AND CONTRACTORS

RATES

(c) any casing, pipe, bit, tool, pump or other drilling or well servicing machinery or equipment located beneath the surface of the earth in any such well or hole.

- e The Property Damage Liability rate and minimum premium for the classification exclude coverage for property damage to property located on or above the surface of the earth and arising out of blowout or cratering of any well. ★

Use Standard Endorsement G308.

- s Table A applies for increased limits for Bodily Injury Liability insurance.

- u The Property Damage Liability rate and minimum premium for the classification exclude coverage for underground property damage as defined herein and property damage to any other property at any time resulting therefrom. "Underground property damage" means property damage to wires, conduits, pipes, mains, sewers, tanks, tunnels, any similar property, and any apparatus in connection therewith, beneath the surface of the ground or water, caused by and occurring during the use of mechanical equipment for the purpose of grading land, paving, excavating, drilling, borrowing, filling, back-filling or pile driving. The underground property damage hazard does not include property damage (1) arising out of operations performed for the named insured by independent contractors, or (2) included within the completed operations hazard, or (3) for which liability is assumed by the insured under an incidental contract.

- x The Property Damage Liability rate and minimum premium for the classification exclude coverage for property damage arising out of blasting or explosion. The explosion hazard does not include property damage (1) arising out of the explosion of air or steam vessels, piping under pressure, prime movers, machinery or power transmitting equipment, or (2) arising out of operations performed for the named insured by independent contractors, or (3) included within the completed operations hazard or the underground property damage hazard, or

CORRECTED PAGE
 Issued April 9, 1969
 Effective October 1, 1966

First Reprint

157

Copyright, 1966, 1969, Insurance Rating Board

RATES

MANUFACTURERS AND CONTRACTORS

- ★ (4) for which liability is assumed by the insured under an incidental contract.

The increments for the c, d, e, u and x hazards shall apply to the entire payroll of the classifications to which these symbols apply, for each project for which the hazards represented by these symbols are to be covered.

If coverage for the c, d, e, u or x hazards is desired, submit for rating if the applicable surcharge is not shown on the rate page. However, if a policy is written providing Property Damage Liability coverage without excluding the explosion and collapse hazards and the audit discloses a payroll of less than \$500 for a classification to which the symbols x or xc apply, which classification was not specified in the policy at inception or by endorsement, a surcharge rate for the explosion and collapse coverage equal to the printed manual Property Damage rate may be used. If in such a case conditions justify a different rate, submit for rating.

MANUFACTURERS' AND CONTRACTORS'

FLORIDA
STATE CODE 09
M. & C. RATES

	<small>Terr. Sched. & Code</small>
BROWARD COUNTY	01
DADE COUNTY	01
PALM BEACH COUNTY	01
REMAINDER OF STATE	06

Original Printing

A

Effective January 1, 1962

Copyright, 1961, National Bureau of Casualty Underwriters

Blank

MANUFACTURERS AND CONTRACTORS

FLORIDA
STATE CODE 09
M. & C. RATES

Code No.	Territorial Sched. & Code			
	01		06	
	Bodily Injury*	Property Damage*	Bodily Injury*	Property Damage*
	Rate	Rate	Rate	Rate
0050	b.10†	b.25†	b.07†	b.22†
0106	.44	1.40	.34	1.10
0251	b.14†	b(a)†	b.11†	b(a)†
1321	.24	.55de	.19	.48de
1330	b1.30†	b(a)dex†	b.92†	b(a)dex†
2014	.18	.08x*	.12	.07x*
2150	.44	.10	.30	.09
2174	b.035†	b.012†	b.033†	b.01†
2444	.035	.011	.029	.009
2445	.029	.01	.025	.008
2446	.035	.015	.033	.013
2447	.035	.015	.033	.013
2448	.08	.015	.06	.015
2449	.035	.011	.033	.009
2452	.07	.034	.05	.028
2454	.035	.022x*†	.033	.018x*†
2455	.07	.032	.05	.03
2456	.05	.022	.045	.018
2457	.045	.02	.041	.017
2459	.035	.022	.033	.018
2460	.06	.03	.05	.026
2461	.12	.05	.09	.042
2464	.15	.044	.11	.037
2465	.06	.027	.042	.023
2468	.12	.14	.12	.12
2469	b.08†	b.018†	b.07†	b.016†
2471	.12	.12x†	.11	.12x†
2473	.06	.029	.04	.024
2474	b.06†	.07x	b.05†	.06x
2475	.27	.15	.22	.12
2476	.11	.024	.07	.022
2477	.13	.045	.09	.04

* See page 7 for rate and minimum premium increments to include "x" or "xc" hazards.

†, b-See Other Footnotes following rates for special minimum premiums and other special provisions.

Fourteenth Reprint 1 # Correction Issued November 5, 1969
Effective October 1, 1969
Copyright, 1961, 1963, 1965, 1968, 1969, Insurance Rating Board

FLORIDA
STATE CODE 09
M. & C. RATES

MANUFACTURERS AND CONTRACTORS

Code No.	Territorial Sched. & Code			
	01		06	
	Bodily Injury*	Property Damage*	Bodily Injury*	Property Damage*
	Rate	Rate	Rate	Rate
2478	.14	.08	.10	.07
2480	b.21†	.07	b.15†	.06
2481	.24	.045	.16	.04
2482	.14	.11	.11	.09
2483	.27	.27x	.19	.23x
2485	.29	.14x*	.27	.12x*
2486	.18	.10	.13	.08
2487	.21	.08	.15	.07
2488	.10	.015	.07	.014
2489	.24	.15	.16	.13
2623	.038	.018	.036	.015
2702	.14	.17	.11	.15
3428	.17	.52x	.15	.46x
3429	.09	.43	.06	.35
3430	.29	.87cut†	.21	.71cut†
3431	.20	.20	.14	.18
3432	.33	.19	.25	.15
3433st	b.39†	b2.30†	b.36†	b1.90†
3434	.16	.61u†	.11	.49u†
3435	.47	.21	.42	.18
3436	.25	.38	.17	.31
3437	b.37†	b.12†	b.27†	b.10†
3438	.36	b(a)xcut†	.29	b(a)xcu†
3439s#	b.62†	b1.70†	b.48†	b1.40†
3441s	b1.20†	b3.60†	b1.10†	b2.90†
3442	.34	.46	.23	.37
3444	.31	.28x	.22	.24x
3446	.60	.39	.43	.32
3447	.16	.17	.12	.15
3448	.51	.61xcu	.37	.53xcu
3449	1.30	.96xcu	.90	.78xcu
3450	1.40	.87xcu	1.00	.71xcu

* See page 7 for rate and minimum premium increments to include "x" or "xc" hazards.

†. b-See Other Footnotes following rates for special minimum premiums and other special provisions.

Correction Issued November 5, 1969

Effective October 1, 1969

2

Seventeenth Reprint

Copyright, 1961, 1963, 1965, 1968, 1969, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS

FLORIDA
STATE CODE 09
M. & C. RATES

Code No.	Territorial Sched. & Code			
	01		06	
	Bodily Injury*	Property Damage*	Bodily Injury*	Property Damage*
	Rate	Rate	Rate	Rate
3451s	1.70	b(a)xc†	1.20	b(a)xc†
3452	1.20	1.20	.84	.97
3453s	b(a)†	b(a)x†	b(a)†	b(a)x†
3454s	b(a)†	b(a)†	b(a)†	b(a)†
3456	.10	.43	.07	.35
3457	.27	.28	.19	.22
3458	b.30†	b.39†	b.22†	b.32†
3459s	b†	b†	b†	b†
3460	.06	.027	.06	.022
3461	.049	.008	.037	.007
3462	.033	.01	.025	.008
3469	.12	.07x*†	.10	.07x*†
3470	.98	.96xcu	.69	.78xcu
3472	.07	.026	.05	.023
3473	.43	.07	.31	.05
3474	b(a)†	b(a)†	b(a)†	b(a)†
3475	.06	.019	.05	.016
3476	.038	.032	.036	.026
3477	.34	.26u	.24	.21u
3478	1.00	.48xcu*	.72	.39xcu*
3479	.20	.08	.15	.07
3480	1.40	.55	1.20	.48
3481	.97	.30	.70	.26
3482	.58	.30xu	.41	.25xu
3483	.43	.30	.31	.26
3485	.009	.005	.008	.005
3486s	b2.70†	b1.10xcu†	b1.90†	b.89xcu†
3487s	b.55†	b.27x*†	b.39†	b.22x*†
3488	.12	.037x	.10	.035x
3489	.11	.06x*	.08	.06x*
3491	b.30†	b.72†	b.22†	b.58†
3492	.24	.19de	.19	.16de
3493	b.86†	b.12†	b.64†	b.11†
3494s	b(a)†	b(a)†	b(a)†	b(a)†

* See page 7 for rate and minimum premium increments to include "x" or "xc" hazards.

†, b-See Other Footnotes following rates for special minimum premiums and other special provisions.

Fifteenth Reprint 3 # Correction Issued November 5, 1969
Effective October 1, 1969

Copyright, 1961, 1963, 1965, 1968, 1969, Insurance Rating Board

FLORIDA
STATE CODE 09
M. & C. RATES

MANUFACTURERS AND CONTRACTORS

Code No.	Territorial Sched. & Code			
	01		06	
	Bodily Injury★	Property Damage★	Bodily Injury★	Property Damage★
	Rate	Rate	Rate	Rate
3495	.11	.16	.08	.13
3497s	b.53†	b.29x*†	b.37†	b.24x*†
3498	.86	.88	.71	.72
3753	b(a)†	b(a)de†	b(a)†	b(a)de†
3754	b(a)†	b(a)de†	b(a)†	b(a)de†
3755s	b(a)†	b(a)dex†	b(a)†	b(a)dex†
3758	.29	.22cu	.21	.18cu
3759	.26	.17	.19	.14
3761	.34	.045	.25	.037
3762	.34	.045	.25	.037
3763#	1.80	.72	1.50	.62
3764#	.29	.87cu	.21	.71cu
3766	.51	.50	.37	.43
3767	b(a)†	b(a)†	b(a)†	b(a)†
3768	.38	.65xcu	.31	.53xcu
3770	1.00	.52xcu	.72	.43xcu
3821	.35	.08	.33	.07
4130	.26	.15	.19	.15
4362	.06	.042	.046	.037
4634	.58	.042x*	.41	.041x*
4740	.17	.15x*	.13	.14x*
4743	.61	.08dex	.44	.07dex
5057	.87	1.00	.59	.84
5067	.72	2.40	.49	1.90
5071	.39	.15	.27	.13
5146	.14	.18	.10	.15
5160	1.60	.27	1.10	.22
5165	1.30	.72	.92	.62
5190	.12	.21	.08	.17
5200	.26	.27	.19	.24
5213	.33	.34	.23	.30
5437	.16	.40	.11	.32
5443	.07	.14	.049	.11
5469	b2.50†	b7.40†	b1.80†	b6.20†

* See page 7 for rate and minimum premium increments to include "x" or "xc" hazards.

†, b-See Other Footnotes following rates for special minimum premiums and other special provisions.

Correction Issued November 5, 1969

Effective October 1, 1969

4

Eleventh Reprint

Copyright, 1961, 1963, 1965, 1968, 1969, Insurance Rating Board

FLORIDA
STATE CODE 09
M. & C. RATES

MANUFACTURERS AND CONTRACTORS

Code No.	Territorial Sched. & Code			
	01		06	
	Bodily Injury*	Property Damage*	Bodily Injury*	Property Damage*
	Rate	Rate	Rate	Rate
7520	b.55†	b.41xcu*†	b.39†	b.34xcu*†
7529	.41	.83xc	.30	.72xc
7536	.51	.44	.37	.42
7539	b.54†	b.27xcu†	b.41†	b.22xcu†
7540	b1.00†	b.49xc†	b.70†	b.41xc†
7570	b.30†	b(a)xcu†	b.23†	b(a)xcu†
7590	.06	.20	.06	.17
7603	b.18†	b.07u†	b.12†	b.06u†
7610	b.05†	b.013†	b.04†	b.011†
7620	.05	.02u	.039	.017u
8090	.71	.10	.59	.08
8233	.29	.47	.21	.39
8280s	b1.70†	b.18†	b1.20†	b.15†
8285	.35	.09	.25	.08
8291	.27	.07	.22	.05
8350	b.24†	b.27x*†	b.17†	b.22x*†
8606	b.86†	b(a)x†	b.67†	b(a)x†
8745	.23	.10	.19	.08
8831	.24	.026	.19	.021
9014	.47	.50	.37	.43
9078	.17	.017	.12	.014
9091	.33	.09	.25	.08
9156	.09	.019	.09	.016
9170	.62	.72	.45	.60
9407	.29	.39	.21	.32
9521	.17	.52	.12	.42
9545	.17	.25	.12	.21
9549	.31	.46	.22	.39
9552	.41	.62	.30	.52
9610	.043	.019	.032	.016
9620	.38	.026	.36	.021
9800	.16	.18	.11	.15
9830	—	b(a)†	—	b(a)†

* See page 7 for rate and minimum premium increments to include "x" or "xc" hazards.

†, b-See Other Footnotes following rates for special minimum premiums and other special provisions.

Effective October 1, 1969

6

Fifth Reprint

Copyright, 1961, 1963, 1965, 1968, 1969, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS

FLORIDA
STATE CODE 09
M. & C. RATES

Code No.	Territorial Sched. & Code			
	01		06	
	Bodily Injury★	Property Damage★	Bodily Injury★	Property Damage★
	Rate	Rate	Rate	Rate
5480	.12	.28	.08	.22
5483	.12	.14	.09	.12
5506	1.00	.52xcu	.72	.43xcu
5538	.12	.32	.08	.26
5551	.32	1.40	.22	1.10
5610	.70	.30	.47	.25
5645	.19	.18	.13	.15
5697	.89	b(a)xc†	.61	b(a)xc†
5705	.84	.65	.80	.53
6019	b(a)†	b(a)†	b(a)†	b(a)†
6041	.38	.65xcu	.31	.53xcu
6204	.23	.29	.17	.27
6206	.24	.33	.23	.29
6209	.53	.44	.50	.38
6214	.36	.44	.28	.38
6216	.24	.39	.23	.32
6229	.33	.43xu	.24	.36xu
6230	b.041†	b.021†	b.03†	b.017†
6233#	.46	.94xcu	.33	.81xcu
6234#	b.08†	.08	b.06†	.07
6254	b(a)†	b(a)xcu†	b(a)†	b(a)xcu†
6325	.73	.29xcu	.52	.24xcu
6841	b(a)†	b(a)†	b(a)†	b(a)†
7019s	b(a)†	b(a)†	b(a)†	b(a)†
7201	.25	.06	.18	.05
7219	.20	.15†	.16	.12†
7309	.47	.65	.44	.53
7323s	b(a)†	b(a)†	b(a)†	b(a)†
7500s	b1.30†	b.45xcu†	b.89†	b.37xcu†
7502s	b1.10†	b.51xcu†	b.74†	b.43xcu†
7505s	b.55†	b.14x*†	b.39†	b.12x*†
7506s	b.28†	b.29dex†	b.20†	b.27dex†
7515s	b.12†	b.65x†	b.10†	b.54x†

* See page 7 for rate and minimum premium increments to include "x" or "xc" hazards.

†. b-See Other Footnotes following rates for special minimum premiums and other special provisions.

Thirteenth Reprint 5 # Correction Issued November 5, 1969
Effective October 1, 1969

Copyright, 1961, 1963, 1965, 1968, 1969, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS

FLORIDA
STATE CODE 09
M. & C. RATES*Property Damage Increments for Inclusion of Explosion
or Explosion and Collapse Hazards

Code No.	Rate Increment	Min. Prem. Increment	Code No.	Rate Increment	Min. Prem. Increment
(x) 2014	.11	5.00	(x) 3497s†	.11	7.50**
(x) 2454†	.045	5.00	(x) 4634	.34	5.00
(x) 2485	.23	5.00	(x) 4740	.34	5.00
(x) 3469†	.045	5.00	(x) 7505s	.45	12.50
(xc) 3478	.56	5.00	(xc) 7520	.45	7.50
(x) 3487s†	.34	7.50**	(x) 8350†	.23	5.00††
(x) 3489	.34	7.50			

† See "Other Footnotes" below.

** Per location.

†† Per location, subject to \$7.50 per policy.

†Other Footnotes

- Code No.
- 0050 Minimum Premiums—one year or less—not subject to short rate adjustment, B.I.: \$25.00; P.D.: \$25.00.
- ★ 0251 Minimum Premiums—B.I.: \$50.00; P.D.: (a).
- ★ 1330 Minimum Premiums—B.I.: \$50.00; P.D.: (a).
- 2174 Minimum Premiums—per location, B.I.: \$2.50; P. D.: \$2.50, subject to minimum premiums—per policy of B.I.: \$10.00; P.D.: \$7.50.
- 2454 Symbol x applies only for "Pyroxylin Plastic Goods Mfg."
- 2469 Special Minimum Premiums—per location; B.I.: \$10.00; P.D.: \$5.00 apply to all "Cleaning or Dyeing" risks, subject to P.D. policy minimum premium of \$10.00.
- 2471 Symbol x does not apply for "Acid Mfg.", "Analytical Chemists . . .", or "Assaying . . .".
- ★ 2474 Minimum Premiums—B.I.: \$25.00.
- 2480 Special B.I. Minimum Premium of \$25.00 applies for "Auctioneers—tobacco sales warehouses . . ." and "Tobacco Auction Sales Warehouses . . .".
- ★ 3430 Symbols cu apply only for "Pile Driving including timber . . .".
- 3433s Symbol s applies only for "Vessels—steamers or fishing vessels including oystermen . . .".
- Minimum Premiums—per vessel, applicable only to the latter classification; B.I.: \$10.00; P.D.: \$10.00; minimum premiums—per policy, applicable also to "Diving—Marine" and "Wrecking—Marine . . ."; B.I.: \$12.50; P.D.: \$17.50.

7

Correction Issued November 5, 1969

First Reprint

Effective August 21, 1968

Copyright, 1961, 1965, 1968, 1969, Insurance Rating Board

FLORIDA**MANUFACTURERS AND CONTRACTORS****STATE CODE 09****M. & C. RATES**

Code No.		
3434	Symbol u does not apply for "Automatic Sprinkler Installation" or "Steam Pipe or Boiler Insulation . . .".	
3437	Minimum Premiums—per location, B.I.: \$10.00 ; P.D.: \$10.00 ; subject to minimum premiums—per policy of B.I.: \$12.50 ; P.D.: \$12.50 . Minimum Premiums—per location, B.I.: \$25.00 ; P.D.: \$25.00 , apply where there is incidental sale of liquefied petroleum gases, other than containers bottled away from the insured's premises.	
3438	Minimum Premiums—P.D.: (a).	★
3439s	Minimum Premiums—per vessel, B.I.: \$10.00 ; P.D.: \$10.00 ; subject to minimum premiums—per policy of B.I.: \$12.50 ; P.D.: \$17.50 .	
3441s	Minimum Premiums—per vessel, B.I.: \$10.00 ; P.D.: \$10.00 ; subject to minimum premiums—per policy of B.I.: \$15.00 ; P.D.: \$17.50 .	
3451s	Minimum Premiums—P.D.: (a).	★
3453s	Minimum Premiums—B.I.: (a); P.D.: (a).	★
3454s	Minimum Premiums—B.I.: (a); P.D.: (a). Table I applies for increased limits for "Railroads—operation and maintenance . . .".	★
3458	Minimum Premiums—one year or less—not subject to short rate adjustment, B.I.: \$50.00 ; P.D.: \$25.00 .	
3459s	For the first 3,500,000 cu. ft., B.I.: .06 ; P.D.: .06 . For the next 6,500,000 cu. ft., B.I.: .02 ; P.D.: .025 . All over 10,000,000 cu. ft., B.I.: .01 ; P.D.: .015 . Minimum Premiums—one year or less—not subject to short rate adjustment, B.I.: \$250.00 ; P.D.: \$100.00 .	
3469	Symbol x applies only for "Lacquer or Spirit Varnish Mfg. . . .", "Paint Mfg." and "Varnish Mfg. . . .".	
3474	Minimum Premiums—B.I.: (a); P.D.: (a).	★
3486s	Minimum Premiums—B.I.: \$50.00 ; P.D.: \$50.00 .	★
3487s	Minimum Premiums—per location, B.I.: \$25.00 ; P.D.: \$25.00x* .	
3491	Minimum Premiums—one year or less—not subject to short rate adjustment, B.I.: \$25.00 ; P.D.: \$25.00 .	
3493	Minimum Premiums—B.I.: None; P.D.: None.	★
3494s	Minimum Premiums—B.I.: (a); P.D.: (a). Table I applies for increased limits.	★
3497s	Minimum Premiums—per location, B.I.: \$25.00 ; P.D.: \$25.00x* .	
3753	Minimum Premiums—B.I.: (a); P.D.: (a).	★
3754	Minimum Premiums—B.I.: (a); P.D.: (a).	★
3755s	Minimum Premiums—B.I.: (a); P.D.: (a).	★

* See page 4 for minimum premium increments to include "x" hazard.

Correction Issued November 5, 1969
Effective August 21, 1968

8

Original Printing

Copyright, 1961, 1963, 1965, 1968, Insurance Rating Board

MANUFACTURERS AND CONTRACTORS

FLORIDA
STATE CODE 09
M. & C. RATES

Code No.

- ★3767 Minimum Premiums—B.I.: (a); P.D.: (a).
- ★5469 Minimum Premiums—B.I.: \$25.00; P.D.: \$50.00.
- ★5697 Minimum Premiums—P.D.: (a).
- ★6019 Minimum Premiums—B.I.: (a); P.D.: (a).
- ★6230 Minimum Premiums—B.I.: \$25.00; P.D.: \$15.00.
- ★6234 Minimum Premiums—B.I.: \$15.00.
- ★6254 Minimum Premiums—B.I.: (a); P.D.: (a).
- ★6841 Minimum Premiums—B.I.: (a); P.D.: (a).
- 7019s Minimum Premiums—per vessel, B.I.: \$10.00; P.D.: (a);
subject to minimum premiums—per policy of B.I.: (a);
P.D.: (a).
- 7219 P.D. rate .24 for "Armored Car Service Companies . . .".
- 7323s Table I applies for increased limits.
- ★ Minimum Premiums—B.I.: (a); P.D.: (a).
- ★37500s Minimum Premiums—B.I.: \$100.00; P.D.: \$100.00.
- ★7502s Minimum Premiums—B.I.: \$100.00; P.D.: \$100.00.
- ★7505s Minimum Premiums—B.I.: \$50.00; P.D.: \$50.00.
- ★7506s Minimum Premiums—B.I.: \$50.00; P.D.: \$50.00.
- ★7515s Minimum Premiums—B.I.: \$50.00; P.D.: \$25.00.
- ★7520 Minimum Premiums—B.I.: \$25.00; P.D.: \$25.00.
- ★7539 Minimum Premiums—B.I.: \$100.00; P.D.: \$100.00.
- ★7540 Minimum Premiums—B.I.: \$50.00; P.D.: \$50.00.
- ★7570 Minimum Premiums—B.I.: \$100.00; P.D.: (a).
- ★7603 Minimum Premiums—B.I.: \$25.00; P.D.: \$25.00.
- ★7610 Minimum Premiums—B.I.: \$50.00; P.D.: \$25.00.
- ★8280s Minimum Premiums—B.I.: \$50.00; P.D.: \$25.00.
- 8350 Minimum Premiums—per location, B.I.: \$10.00; P.D.:
\$10.00x*; subject to minimum premiums—per policy of
B.I.: \$25.00; P.D.: \$25.00x*.
- ★8606 Minimum Premiums—B.I.: \$25.00; P.D.: (a).
- ★9830 Minimum Premiums—P.D.: (a).

* See page 4 for minimum premium increments to include "x" hazard.

**FLORIDA
STATE CODE 09
M. & C. RATES**

MANUFACTURERS AND CONTRACTORS

Exceptions

The following exceptions to this manual apply in the state of Florida.

VIII. BASIS OF PREMIUM

- 1. Remuneration or Payroll.** Amend subdivision (e) (4), line 6 as follows:

Substitute \$100 for \$300.

XV. PREPARATION AND AUDITING OF POLICIES

6. Executive Officers.

Amend line 8 as follows:

Substitute \$100 for \$300.

Amend line 9 as follows:

Substitute \$30 for \$50.

- 7. Individual Insureds or Co-partnerships.** Amend line 3 as follows:

Substitute \$3,600 for \$5,200.

Correction Issued November 5, 1969

Effective August 21, 1968

10

Original Printing

Copyright, 1961, 1963, 1968, Insurance Rating Board